S8180-2-U

1987 ANNUAL REPORT

OF THE

Bureau of Financial Institutions

State Corporation Commission
Commonwealth of Virginia

SHOWING THE CONDITION OF

Banks
Savings Institutions
Industrial Loan Associations
Credit Unions

OPERATING IN VIRGINIA AT THE CLOSE OF BUSINESS
DECEMBER 31, 1987

FROM REPORTS FILED IN THE
BUREAU OF FINANCIAL INSTITUTIONS

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STATE CORPORATION COMMISSION

ELIZABETH B. LACY, Chairman

PRESTON C. SHANNON THOMAS P. HARWOOD, JR.

GEORGE W. BRYANT, JR., Clerk of the Commission

Report of the Bureau of Financial Institutions

Richmond, Virginia, December 31, 1987

TO THE STATE CORPORATION COMMISSION
Richmond, Virginia

GREETINGS:

I have the honor to submit herewith the Annual Report of the Bureau of Financial Institutions for the year ended December 31, 1987.

Respectfully,
SIDNEY A. BAILEY
Commissioner of Financial Institutions

BUREAU OF FINANCIAL INSTITUTIONS
SIDNEY A. BAILEY, Commissioner of Financial Institutions

ADMINISTRATION AND FINANCE
THELMA B. GREENWOOD, Assistant Commissioner

CONSUMER FINANCE
JOHN T. SUTTON, JR., Deputy Commissioner

CREDIT UNIONS
GEORGE H. LATHAM, Senior Credit Union Examiner

RESEARCH AND STRUCTURE
NICHOLAS C. KYRUS, Deputy Commissioner

SAFETY AND SOUNDNESS
GEORGE W. PETRY, Deputy Commissioner

OFFICERS THROUGH WHOM THE STATE CORPORATION COMMISSION HAS ADMINISTERED THE BANKING LAWS

Chief Examiner of Banks

C. C. BARKSDALE, June 15, 1910 to February 15, 1919
JOHN T. GARRETT (Acting), February 16, 1919 to March 9, 1919
J. H. PINNER, March 10, 1919 to April 30, 1919
F. B. RICHARDSON, May 1, 1919 to July 31, 1923
M. E. BRISTOW, August 1, 1923 to July 14, 1927

Chief Deputy to the Commissioner of Insurance and Banking

M. E. BRISTOW, July 15, 1927 to January 15, 1930

Commissioner of Insurance and Banking

M. E. BRISTOW, January 15, 1930 to June 20, 1938

Commissioner of Banking

M. E. BRISTOW, June 21, 1938 to January 31, 1939
MILTON R. MORGAN, February 1, 1939 to January 15, 1951
LOGAN R. RITCHIE, January 16, 1951 to June 30, 1965
THOMAS D. JONES, JR., July 1, 1965 to May 2, 1973
RALPH S. JESSEE (Acting), May 3, 1973 to January 24, 1974
THOMAS D. JONES, JR., January 25, 1974 to May 7, 1975
RALPH S. JESSEE (Acting), May 8, 1975 to December 14, 1976
THOMAS D. JONES, JR., December 16, 1976 to May 31, 1977
SIDNEY A. BAILEY, June 1, 1977 to June 30, 1978

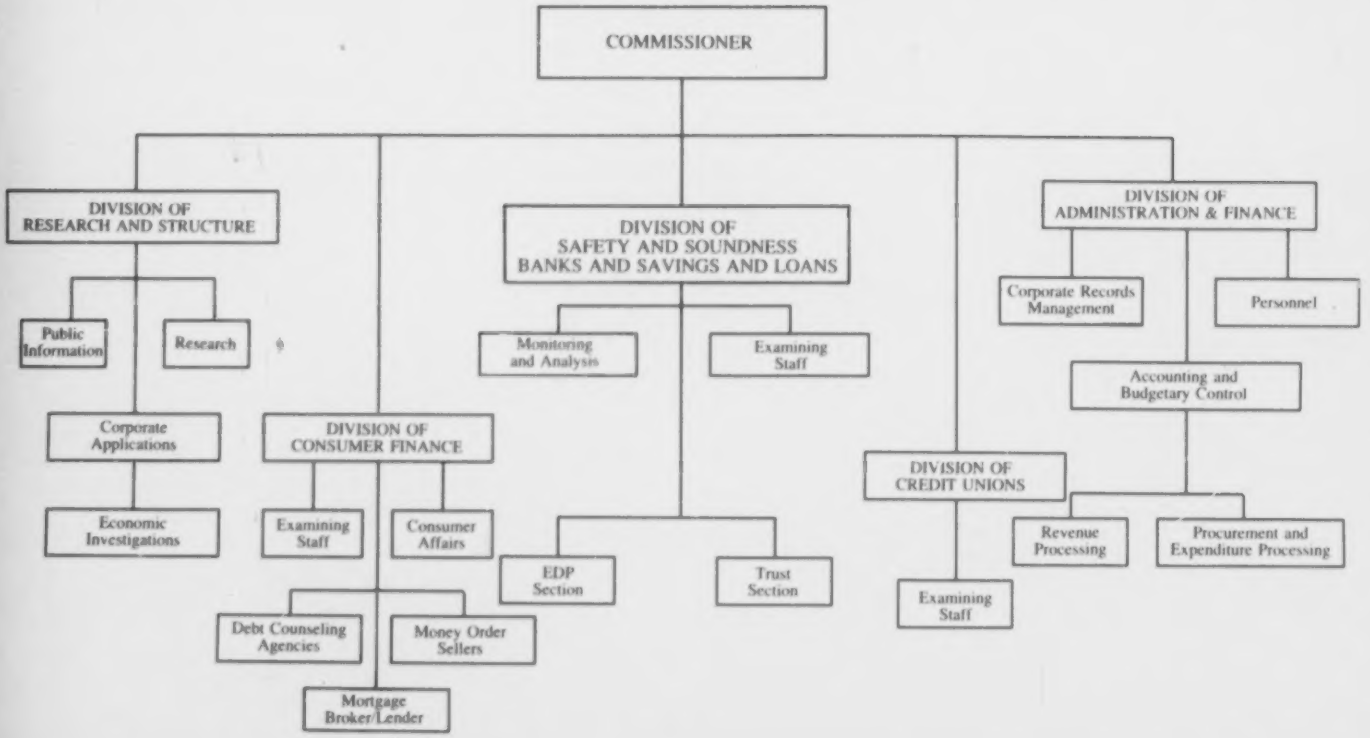
Commissioner of Financial Institutions

SIDNEY A. BAILEY, July 1, 1978 to date

LEGAL HOLIDAYS

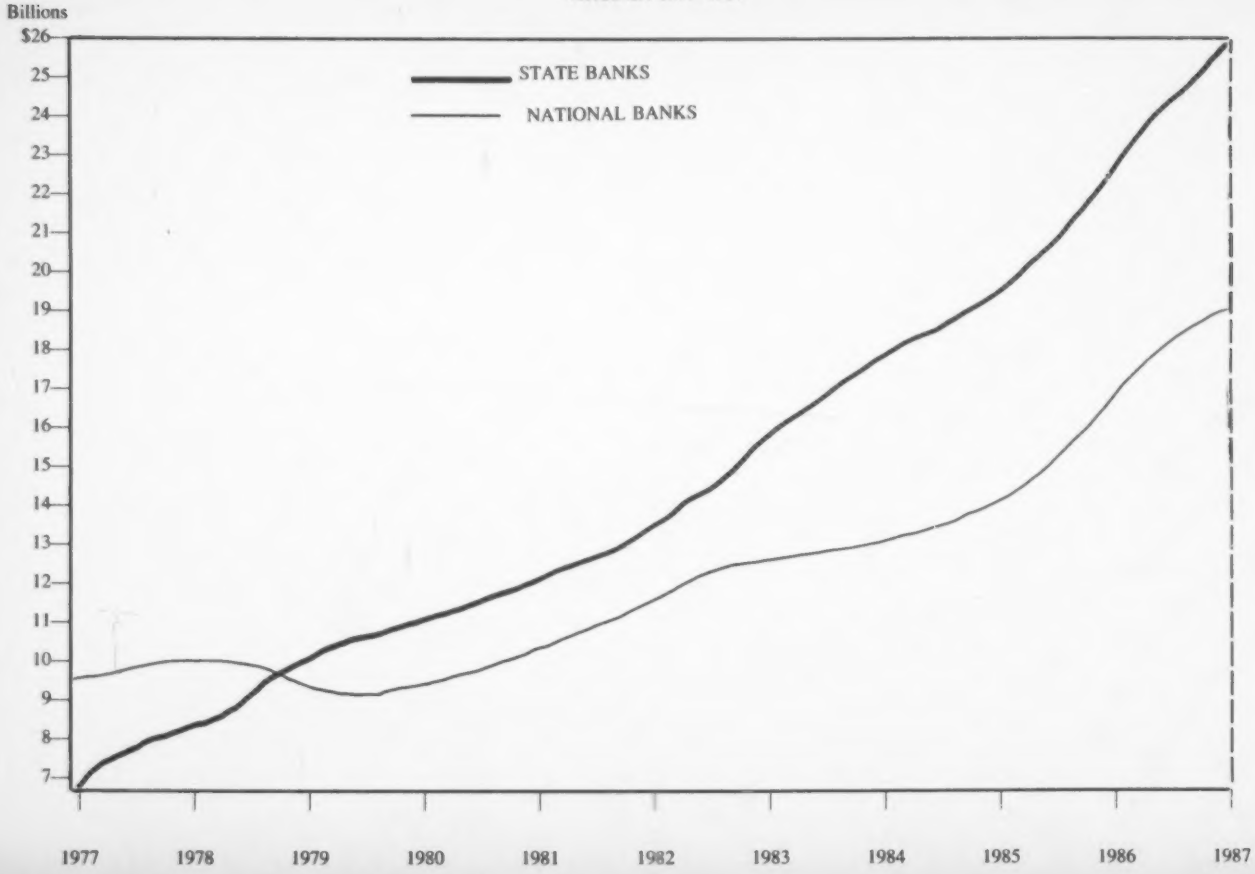
In each year the first day of January (New Year's Day), the third Monday in January (Lee-Jackson-King Day), the third Monday in February (George Washington Day), the last Monday in May (Confederate Memorial Day), the fourth day of July (Independence Day), the first Monday in September (Labor Day), the second Monday in October (Columbus Day and Yorktown Victory Day), the eleventh day of November (Veterans Day), the Tuesday next following the first Monday in November (Election Day), the fourth Thursday in November (Thanksgiving Day), the twenty-fifth day of December (Christmas Day), or, whenever any of such days shall fall on Saturday, the Friday next preceding such day, or whenever any of such days shall fall on Sunday, the Monday next following such day, and any day so appointed by the Governor of this Commonwealth or the President of the United States, shall be a legal holiday as to the transaction of all business (Title 2.1-Chapter 3, Code of Virginia).

ORGANIZATIONAL CHART



DOMESTIC DEPOSITS OF STATE AND NATIONAL BANKS

VIRGINIA 1977–1987



CONSOLIDATED REPORT OF CONDITION
VIRGINIA STATE BANKS
DECEMBER 31, 1986 AND DECEMBER 31, 1987
(DOLLAR AMOUNTS IN THOUSANDS)

	122 STATE BANKS DECEMBER 31, 1986 964 BRANCHES	123 STATE BANKS DECEMBER 31, 1987 1001 BRANCHES
ASSETS		
1. Cash and balances due from depository institutions	$ 3,197,857	$ 2,466,683
2. Noninterest-bearing balances and currency and coin	2,350,619	1,981,289
3. Interest-bearing balances	847,238	485,394
4. Securities	5,411,197	6,006,336
5. Federal funds sold & securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,656,815	1,190,591
6. Loans and lease financing receivables:		
7. Loans and leases, net of unearned income	18,659,504	21,776,149
8. LESS: Allowance for loan and lease losses	203,511	269,316
9. LESS: Allocated Transfer risk reserve	—	577
10. Loans and leases, net of unearned income and allowance for losses	$18,455,993	$21,506,256
11. Assets held in trading accounts	66,282	46,590
12. Premises and fixed assets (including capitalized leases)	585,636	658,171
13. Other real estate owned	12,686	11,118
14. Investments in unconsolidated subsidiaries and associated companies	5,398	9,977
15. Customers' liabilities to banks on acceptances outstanding	85,729	44,471
16. Intangible assets	43,252	36,400
17. Other assets	428,397	476,520
18. TOTAL ASSETS	$29,949,242	$32,453,113
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 5,361,309	$ 4,782,962
21. (2) Interest-bearing	18,456,543	21,083,132
22. In domestic offices	$23,817,852	$25,866,094
23. (1) Noninterest-bearing	$ 47,468	$ 32
24. (2) Interest-bearing	178,773	213,409
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ 226,241	$ 213,441
26. Federal Funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,049,043	3,068,596
27. Demand notes issued to the U.S. Treasury	278,528	247,404
28. Other borrowed money	220,143	463,809
29. Mortgage indebtedness and obligations under capitalized leases	55,483	54,434
30. Banks' liabilities on acceptances executed and outstanding	85,729	44,471
31. Notes and debentures subordinated to deposits	141,941	182,472
32. Other liabilities	272,853	333,694
33. TOTAL LIABILITIES	$28,147,813	$30,474,415
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ 30,000
35. Common stock	472,357	501,921
36. Surplus	367,404	351,424
37. Undivided profits and capital reserves	961,668	1,095,353
38. TOTAL EQUITY	$ 1,801,429	$ 1,978,698
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$29,949,242	$32,453,113

CONSOLIDATED REPORT OF INCOME FOR VIRGINIA STATE CHARTERED BANKS AS OF DECEMBER 31 (IN THOUSANDS OF DOLLARS)

INTEREST INCOME:	1986	1987
Interest and fees on loans	$1,977,068	$2,156,701
Income from lease financing receivables	3,933	3,597
Interest on balances due from depository institutions	45,139	44,141
Interest and dividends on securities	394,383	413,023
Interest from assets held in trading accounts	6,371	8,464
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	80,174	78,489
TOTAL INTEREST INCOME	$2,507,068	$2,704,415
INTEREST EXPENSE:		
Interest on time certificates of deposit of $100,000 or more	$ 165,186	$ 235,070
Interest on other deposits	1,040,628	1,006,183
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	21,702	21,987
Expense of Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreements subsidiaries and in IBF's	159,604	180,226
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	31,080	49,314
Interest on mortgage indebtedness and obligations under capitalized leases	4,974	5,122
Interest on notes and debentures, subordinated to deposits	7,171	11,612
TOTAL INTEREST EXPENSE	$1,430,345	$1,509,514
NET INTEREST INCOME	$1,076,723	$1,194,901
Provision for loan and lease losses	$ 121,303	$ 219,828
NONINTEREST INCOME:		
Income from fiduciary activities	$ 32,423	$ 37,164
Service charges on deposit accounts in domestic offices	97,580	109,106
Gains (losses) and fees from assets held in trading accounts	20,168	12,206
Other noninterest income	144,812	203,000
TOTAL NONINTEREST INCOME	$ 294,983	$ 361,476
Gain (losses) on securities not held in trading accounts	$ 17,838	$ 18,003
NONINTEREST EXPENSE:		
Salaries and employee benefits	$ 474,812	$ 516,548
Expenses of premises and fixed assets (net of rental income)	130,304	143,924
Other noninterest expense	318,774	368,511
TOTAL NONINTEREST EXPENSE	$ 923,890	$1,028,983
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 344,351	$ 325,569
APPLICABLE INCOME TAXES	$ 47,443	$ 62,204
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	$ 296,908	$ 263,365
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	$ 771	$ 770
NET INCOME	$ 297,679	$ 264,135

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1987

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10–25	25–50	50-100	100-500	Over 500	All Banks
NUMBER OF BANKS IN GROUPS OF	2	29	35	34	18	5	123
SOURCE AND DISTRIBUTION OF INCOME: Percentage of Total Interest Income:							
INTEREST INCOME:							
Interest and fees on loans	47.91	74.54	74.67	74.39	73.65	81.51	79.76
Income from lease financing receivables	—	.09	.04	.20	—	.15	.13
Interest on balances due from depository institutions	11.52	2.61	2.23	.80	.79	1.77	1.63
Interest and dividends on securities	36.90	14.14	18.92	20.73	23.23	13.46	15.27
Interest from assets held in trading accounts	—	—	.04	—	—	.41	.31
Interest on Federal Funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	3.67	8.62	4.10	3.88	2.33	2.70	2.90
TOTAL INTEREST INCOME	100.00	100.00	100.00	100.00	100.00	100.00	100.00
INTEREST EXPENSE:							
Interest on time certificates of deposit of $100,000 or more	—	7.52	5.97	5.59	4.22	9.79	8.69
Interest on other deposits	41.08	38.50	43.61	45.88	46.30	34.72	37.22
Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	1.07	.81
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	.10	1.97	1.33	.24	.84	8.49	6.66
Interest on demand notes issued to the U.S. Treasury and on other borrowed money	—	.20	.04	.09	.23	2.34	1.82
Interest on mortgage indebtedness and obligations under capitalized leases	—	.22	.04	.04	.06	.23	.19
Interest on notes and debentures, subordinated to deposits	—	.01	.06	.03	.01	.56	.43
TOTAL INTEREST EXPENSE	41.18	48.42	51.05	51.87	51.66	57.20	55.82
NET INTEREST INCOME	58.82	51.58	48.95	48.13	48.34	42.80	44.18
Provision for loan and lease losses	4.59	8.22	5.56	3.42	2.58	9.49	8.13
NONINTEREST INCOME:							
Income from fiduciary activities	—	—	—	.06	1.04	1.65	1.37
Service charges on deposit accounts in domestic offices	.82	4.82	3.98	3.91	5.02	3.91	4.03
Gains (losses) and fees from assets held in trading accounts	—	—	—	—	—	.59	.46
Other noninterest income	.51	3.02	2.06	3.10	3.38	8.90	7.51
TOTAL NONINTEREST INCOME	1.33	7.84	6.04	7.07	9.44	15.05	13.37
Gains (losses) on securities not held in trading accounts	(.41)	.22	.10	.14	—	.85	.67

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1987

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10–25	25–50	50-100	100-500	Over 500	All Banks
NONINTEREST EXPENSE:							
Salaries and employee benefits	27.52	21.56	16.64	16.37	15.89	19.88	19.10
Expenses of premises and fixed assets (net of rental income)	5.20	7.56	5.91	4.89	4.49	5.40	5.32
Other noninterest expense	14.68	16.77	12.19	12.92	15.41	13.46	13.63
TOTAL NONINTEREST EXPENSE	47.40	45.89	34.74	34.18	35.79	38.74	38.05
INCOME BEFORE INCOME TAXES AND EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	7.74	5.51	14.79	17.73	19.41	10.46	12.04
APPLICABLE INCOME TAXES	.71	1.40	3.81	4.15	4.50	1.75	2.30
INCOME BEFORE EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS	7.03	4.11	10.98	13.58	14.91	8.71	9.74
EXTRAORDINARY ITEMS AND OTHER ADJUSTMENTS NET OF INCOME TAXES	—	.23	.32	.15	—	—	.03
NET INCOME	7.03	4.34	11.30	13.73	14.91	8.71	9.77

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1987

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10–25	25–50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF ASSETS: Percentage of Total Assets:							
Cash and balances due from depository institutions	7.87	9.60	8.12	5.96	6.68	7.80	7.60
Noninterest-bearing balances and currency and coin	5.50	6.46	5.31	4.84	5.25	6.37	6.10
Interest-bearing balances	2.37	3.14	2.81	1.12	1.43	1.43	1.50
Securities	28.92	15.90	20.74	23.02	25.10	17.18	18.51
Federal funds sold and securities purchased under agreements to resell in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	26.57	8.68	4.75	4.48	2.19	3.60	3.67
Loans and lease financing receivables:							
Loans and leases, net of unearned income	30.73	61.76	63.58	63.90	63.40	68.20	67.10
LESS: Allowance for loan and lease losses	.78	.67	.68	.71	.67	.88	.83
Loans and leases, net of unearned income and allowance for losses	29.95	61.09	62.90	63.19	62.73	67.32	66.27
Assets held in trading accounts	—	—	—	—	—	.19	.14
Premises and fixed assets (including capitalized leases)	5.16	3.06	2.15	1.96	2.04	2.00	2.03
Other real estate owned	.05	.21	.07	.06	.06	.02	.03
Investments in unconsolidated subsidiaries and associated companies	—	—	.03	.05	.01	.03	.03
Customers' liabilities to this bank on acceptances outstanding	—	—	—	—	—	.18	.14
Intangible assets	—	.15	—	—	.03	.14	.11
Other assets	1.48	1.30	1.24	1.28	1.16	1.54	1.47
TOTAL ASSETS	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OPERATING RATIOS FOR ALL STATE CHARTERED BANKS FOR 1987

CLASSIFICATION IN MILLIONS OF DOLLARS	Under 10	10–25	25–50	50-100	100-500	Over 500	All Banks
DISTRIBUTION OF LIABILITIES:							
Percentage of Total Assets:							
Deposits							
Noninterest-bearing	16.01	16.95	15.34	14.94	16.14	14.46	14.74
Interest-bearing	45.90	67.64	72.16	75.12	73.36	62.54	64.96
In domestic offices	61.92	84.59	87.50	90.07	89.50	77.00	79.70
Noninterest-bearing	—	—	—	—	—	—	—
Interest-bearing	—	—	—	—	—	.85	.66
In foreign offices, Edge and Agreement subsidiaries, and IBF's	—	—	—	—	—	.85	.66
Federal Funds purchased and securities sold under agreements to repurchase in domestic offices of the banks and of their Edge and Agreement subsidiaries, and in IBF's	—	2.38	2.32	.27	1.33	11.86	9.45
Demand notes issued to the U.S. Treasury	—	.25	.06	.03	.29	.94	.76
Other borrowed money	—	—	.01	.04	—	1.85	1.43
Mortgage indebtedness and obligations under capitalized leases	—	.15	.04	.06	.05	.20	.17
Bank's liability on acceptances executed and outstanding	—	—	—	—	—	.18	.14
Notes and debentures subordinated to deposits	—	—	.12	.03	.01	.72	.56
Other liabilities	.54	.72	.81	.92	.78	1.09	1.03
TOTAL LIABILITIES	62.45	88.09	90.86	91.43	91.96	94.69	93.90
DISTRIBUTION OF EQUITY CAPITAL:							
Percentage of Total Assets:							
Perpetual preferred stock	—	—	—	—	—	.12	.09
Common stock	15.04	4.87	2.20	1.93	1.72	1.37	1.55
Surplus	15.13	4.89	2.60	1.89	1.68	.76	1.08
Undivided profits and capital reserves	7.38	2.15	4.34	4.75	4.64	3.06	3.38
TOTAL EQUITY CAPITAL	37.55	11.91	9.14	8.57	8.04	5.31	6.10
TOTAL LIABILITIES AND EQUITY CAPITAL	100.00	100.00	100.00	100.00	100.00	100.00	100.00
OTHER RATIOS							
In Percentage							
Loans (net) to deposits	48.37	72.22	71.89	70.17	70.09	86.47	82.46
Noninterest-bearing Deposits to Total Deposits	25.86	20.04	17.53	16.59	18.03	18.57	18.34
Bank Premises to Total Equity	13.74	25.66	23.56	22.85	25.40	37.66	33.26
Total Equity to Total Deposits	60.64	14.08	10.45	9.51	8.99	6.82	7.59
Equity & Subordinated Notes and Debentures to Assets	37.55	11.91	9.26	8.60	8.05	6.03	6.65

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

NEW BANKS

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
12/19/86	People's Bank of Virginia Beach	621 Nevan Road City of Virginia Beach, VA	Approved 5/22/87
12/22/86	Regency Bank	207 West Franklin Street City of Richmond, VA	Approved 4/9/87
1/27/87	Heritage Bank of Northern Virginia	6808 Fleetwood Road McLean, Fairfax County, VA	Approved 5/6/87

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

NEW BANKS

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
2/13/87	The Bank of Southampton	Shands Shopping Center, U.S. Route 58, East Courtland, Southampton County, VA	Approved 6/5/87
3/9/87	First Virginia Bank–Clinch Valley (Phantom)	501 Railroad Avenue Richlands, Tazewell County, VA	Approved 4/20/87
4/16/87	First Security Bank	5002 Williamson Road City of Roanoke, VA	Approved 11/25/87
5/27/87	Hanover Bank	6509 Mechanicsville Turnpike Mechanicsville, Hanover County, VA	Approved 10/7/87
5/29/87	Bank of Hampton Roads	201 Volvo Parkway City of Chesapeake, VA	Approved 10/7/87
8/10/87	Bank of Northern Virginia	1010 North Glebe Road Arlington County, VA	Pending
10/16/87	Bank of Loudoun	Northeastern corner of Catoctin Circle and Fairfax Street Leesburg, Loudoun County, VA	Pending
12/18/87	Virginia Heartland Bank	201 Harrison Road Fredericksburg, Spotsylvania County, VA	Pending

ACQUISITIONS PURSUANT TO SECTION 6.1-383.1 OF THE VIRGINIA CODE

DATE RECEIVED	DESCRIPTION	DISPOSITION
12/22/86	F&M National Corporation, Winchester, VA to acquire the successor by merger of Middleburg National Bank, Middleburg, VA.	Approved 2/4/87
2/9/87	Chesapeake Bank Corporation, Chesapeake, VA to acquire the successor by merger of Newport News Interim Bank and American Bank, Newport News, VA.	Approved 4/7/87
3/30/87	Premier Bankshares Corporation, Tazewell, VA to acquire 100% of the voting stock of The Richlands National Bank, Richlands, VA.	Approved 5/11/87
3/9/87	First Virginia Banks, Inc., Falls Church, VA to acquire the successor by merger of Clinch Valley Bank and Trust and First Virginia Bank–Clinch Valley (Phantom), Richlands, VA.	Approved 4/30/87
3/30/87	James F. Boyd, Harold O. Miller, Ronald R. Vail, O. K. Makela, Leslie L. Peters, and Michael M. Vlahos to acquire 59.6% of the voting stock of Community Bank and Trust Company, Sterling, VA.	Approved 5/13/87
4/15/87	Premier Bankshares Corporation, Tazewell, VA to acquire the successor by merger of Peoples Bank, Inc. and PB Bank Incorporated (Phantom), Honaker, VA.	Approved 6/26/87
5/15/87	Independent Banks of Virginia, Inc., Norfolk, VA to acquire 100% of the voting stock of Heritage Bank of Northern Virginia (Organizing), McLean, VA.	Approved 7/13/87

DATE RECEIVED	DESCRIPTION	DISPOSITION
6/30/87	BankFirst Corp., McLean, VA to acquire 100% of the voting stock of BankFirst, National Association (Organizing), McLean, VA.	Approved 11/10/87
10/29/87	Bancshares 2000, Inc., McLean, VA to acquire 100% of the voting shares of Bank 2000 of Reston, N.A., Reston, VA.	Approved 12/24/87

ACQUISITIONS PURSUANT TO CHAPTER 15 OF TITLE 6.1 THE VIRGINIA CODE

DATE RECEIVED	DESCRIPTION	DISPOSITION
12/3/86	Dominion Bankshares Corporation, Roanoke, VA to acquire First National Corporation of Sparta, Sparta, TN.	Approved 1/7/87
1/16/87	Dominion Bankshares Corporation, Roanoke, VA to acquire First Dickson Corporation, Dickson, TN.	Approved 2/13/87
2/23/87	Dominion Bankshares Corporation, Roanoke, VA to acquire First National Financial Corporation, Clarksville, TN.	Approved 3/18/87
2/27/87	First Virginia Banks, Inc., Falls Church, VA to acquire Tri-City Bancorp, Inc., Blountsville, TN.	Approved 3/26/87
3/3/87	Dominion Bankshares Corporation, Roanoke, VA to acquire Mid-Tennessee Bancorp, Inc., Ashland, TN.	Approved 7/24/87
4/20/87	NCNB Corporation, Charlotte, NC to acquire the successor by merger of NCNB Bank of Maryland and Centra Bank, Inc., Baltimore, MD.	Approved 5/13/87
6/3/87	First Virginia Banks, Inc., Falls Church, VA to acquire United Bank and Trust Company of Maryland, Upper Marlboro, MD.	Approved 7/17/87
7/21/87	Sovran Financial Corporation, Norfolk, VA to acquire Commerce Union Corporation, Nashville, TN.	Approved 8/19/87
8/5/87	First American Bankshares, Inc., Washington, DC to acquire NBG Financial Corporation, Atlanta, GA.	Approved 8/17/87
9/2/87	Dominion Bankshares Corporation, Roanoke, VA to acquire First Springfield National Corporation, Springfield, TN.	Approved 10/5/87
10/16/87	Dominion Bankshares Corporation, Roanoke, VA to acquire Union National Bank, Fayetteville, TN.	Approved 11/16/87
10/21/87	Dominion Bankshares Corporation, Roanoke, VA to acquire The Peoples National Bank, Shelbyville, TN.	Approved 11/19/87
10/21/87	Dominion Bankshares Corporation, Roanoke, VA to acquire The First National Bank of Franklin County, Decherd, TN.	Approved 11/19/87
11/6/87	Riggs National Corporation, Washington, DC to acquire First Fidelity Bank, Rockville, MD.	Approved 12/2/87
12/7/87	NCNB Corporation, Charlotte, NC to acquire Charter Bancshares, Inc., Houston, TX.	Pending

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

MERGERS

DATE RECEIVED	DESCRIPTION	DISPOSITION
2/9/87	Newport News Interim Bank (Phantom) to merge into it American Bank, Newport News, VA under the charter of Newport News Interim Bank and title of "American Bank".	Approved 4/7/87
3/9/87	First Virginia Bank–Clinch Valley (Phantom) to merge into it Clinch Valley Bank & Trust Company, Richlands, VA under the charter and title of "First Virginia Bank–Clinch Valley".	Approved 4/20/87
3/13/87	First American Bank of Virginia, McLean, VA to merge into it FAB Acquisition Bank (Phantom), McLean, VA under the charter and title of "First American Bank of Virginia".	Approved 5/11/87
3/30/87	Mercantile Virginia Interim Bank (Phantom) to merge into it The Eastville Bank, Eastville, VA under the charter of Mercantile Virginia Interim Bank and title of "The Eastville Bank".	Approved 6/15/87
4/15/87	PB Bank, Incorporated (Phantom) to merge into it Peoples Bank, Inc., Honaker, VA under the charter of PB Bank, Incorporated and title of "Peoples Bank, Inc.".	Approved 6/26/87
10/6/87	First Virginia Bank–Commonwealth, Grafton, VA to merge into it First Virginia Bank–Middle Peninsula, Urbanna, VA under the charter and title of "First Virginia Bank–Commonwealth".	Approved 11/10/87

BRANCHES

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
10/17/86	Commerce Bank Virginia Beach, VA	150 Boush Street City of Norfolk, VA	Approved 2/13/87
10/29/86	Central Fidelity Bank Richmond, VA	215 North Main Street Town of Blacksburg, Montgomery County, VA	Approved 1/7/87
11/5/86	Suburban Bank, d/b/a/ F&M Bank Richmond, VA	N.E. corner of Deerfield Drive & Ironbridge Road Chesterfield County, VA	Approved 1/15/87
11/5/86	Commerce Bank Virginia Beach, VA	610 Thimble Shoals Boulevard, Suite 401 City of Newport News, VA	Approved 1/7/87
11/10/86	Commerce Bank Virginia Beach, VA	610 Thimble Shoals Boulevard, Suite 201 City of Newport News, VA	Approved 1/7/87
11/10/86	Fairfax Bank & Trust Company Fairfax, VA	8221 Old Courthouse Road Vienna, Fairfax County, VA	Approved 2/4/87
11/14/86	First Virginia Bank–Colonial Richmond, VA	The Crossings Center, Oaklawn Boulevard Prince George County, VA	Approved 2/13/87
11/24/86	Signet Bank/Virginia Richmond, VA	U.S. Route 3, The Business Center Town of Kilmarnock, Lancaster County, VA	Approved 7/28/87

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
11/28/86	Commerce Bank Virginia Beach, VA	610 Thimble Shoals Boulevard City of Newport News, VA (Night Depository)	Approved 1/7/87
12/4/86	First American Bank of Virginia McLean, VA	Route 522, Outparcel "B" Gateway Plaza Town of Front Royal, Warren County, VA	Approved 3/4/87
12/9/86	Crestar Bank Richmond, VA	3110 Fairview Park Drive Fairfax County, VA	Approved 3/4/87
12/9/86	Crestar Bank Richmond, VA	4601 North Fairfax Drive Arlington County, VA	Approved 3/4/87
12/9/86	Crestar Bank Richmond, VA	Tysons Dulles Plaza, 1430 Springhill Road Fairfax County, VA	Approved 2/13/87
12/10/86	Fairfax Bank & Trust Company Fairfax, VA	14006 Lee Jackson Highway Chantilly, Fairfax County, VA	Approved 2/19/87
12/11/86	First American Bank of Virginia McLean, VA	2701 West Main Street City of Waynesboro, VA	Approved 2/13/87
12/16/86	First American Bank of Virginia McLean, VA	677 North Battlefield Boulevard, Woodford Square Shopping Center City of Chesapeake, VA	Approved 2/19/87
12/19/86	First Virginia Bank–Middle Peninsula Urbanna, VA	Opposite Lancaster Square Shopping Center, Route 3 Town of Kilmarnock, Lancaster County, VA	Approved 7/28/87
12/29/86	First Virginia Bank Falls Church, VA	12429 Hedges Run Drive Lake Ridge, Prince William County, VA	Approved 3/4/87
1/5/87	Commerce Bank Virginia Beach, VA	814 Greenbrier Circle, Suite "L" City of Chesapeake, VA	Approved 3/4/87
1/5/87	Signet Bank/Virginia Richmond, VA	Southeast intersection of General Booth Boulevard & Dam Neck Road City of Virginia Beach, VA	Approved 3/4/87
1/27/87	Peoples Bank of Danville Danville, VA	Northeast intersection of Millgarden Drive & C. L. Walker Boulevard Spotsylvania County, VA	Approved 4/20/87
1/27/87	Blue Ridge Bank Floyd, VA	1900 Norwood Street City of Radford, VA	Approved 5/18/87
2/2/87	The Suburban Bank, d/b/a F&M Bank Richmond, VA	4310 West Hundred Road Chester, Chesterfield County, VA	Approved 3/26/87

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
3/9/87	Crestar Bank Richmond, VA	Farm Fresh Shopping Center, Southwest corner of the intersection of General Booth Boulevard & Dam Neck Parkway City of Virginia Beach, VA	Approved 4/30/87
4/6/87	Independent Bank Manassas, VA	1708 Davis Ford Road Woodbridge, Prince William County, VA	Approved 7/13/87
4/6/87	Central Virginia Bank Powhatan, VA	In front of Village Marketplace Shopping Center, corner of Midlothian Turnpike & Old Buckingham Drive Midlothian, Chesterfield County, VA	Approved 6/15/87
4/7/87	Albemarle Bank and Trust Company Charlottesville, VA	2208 Ivy Road Albemarle County, VA	Approved 6/5/87
4/16/87	First Virginia Bank of Tidewater Norfolk, VA	Southeast corner of Jefferson Avenue & Pilot House Drive City of Newport News, VA	Approved 6/15/87
4/24/87	Central Fidelity Bank Richmond, VA	Southeast corner of the intersection of Electric Road & Midland Road City of Salem, VA	Approved 6/26/87
5/5/87	Central Fidelity Bank Richmond, VA	Transpotomac Canal Center, 11 Canal Center Plaza, Suites 101 & 103 City of Alexandria, VA	Approved 7/24/87
5/13/87	Central Fidelity Bank Richmond, VA	Routes 151 & 634 Nellysford, Nelson County, VA	Approved 7/13/87
5/20/87	Arlington Bank Arlington, VA	8601 Westwood Center Drive, Suite "F" Vienna, Fairfax County, VA	Approved 9/16/87
5/21/87	Crestar Bank Richmond, VA	Northwest corner of Midlothian Turnpike & Sturbridge Drive Chesterfield County, VA	Approved 7/17/87
5/22/87	Signet Bank/Virginia Richmond, VA	Southwest intersection of Lynnhaven Parkway & Saber Drive City of Virginia Beach, VA	Approved 7/24/87
5/29/87	Central Fidelity Bank Richmond, VA	13716 Smoketown Road Dale City, Prince William County, VA	Approved 7/17/87
6/12/87	Miners Exchange Bank Coeburn, VA	Norton Square Shopping Center, Route 58 City of Norton, VA	Approved 3/11/87
6/17/87	Central Fidelity Bank Richmond, VA	1401 Hershburger Road, Space 28 City of Roanoke, VA	Approved 10/5/87

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
6/23/87	Albemarle Bank and Trust Company Charlottesville, VA	Southeast corner of 5th Street Extended & Harris Road Albemarle County, VA	Approved 9/8/87
6/24/87	Chesapeake Bank & Trust Chesapeake, VA	4940 West Norfolk Road City of Portsmouth, VA	Approved 8/11/87
6/24/87	Chesapeake Bank & Trust Chesapeake, VA	444 Crawford Street City of Portsmouth, VA	Approved 8/11/87
6/25/87	Central Fidelity Bank Richmond, VA	2105 Roanoke Street Christiansburg, Montgomery County, VA	Approved 8/11/87
6/30/87	The Bank of Waverly Waverly, VA	U.S. Highway 460 Town of Waverly, Sussex County, VA	Approved 8/31/87
6/30/87	Central Fidelity Bank Richmond, VA	Intersection of Route 24, Bypass & Washington Avenue Vinton, Roanoke County, VA	Approved 10/15/87
7/9/87	First Virginia Bank–Colonial Richmond, VA	Southwest corner of the intersection of Old Hundred Road & Genito Road Chesterfield County, VA	Approved 9/8/87
7/17/87	The Peoples Bank of Front Royal Front Royal, VA	South Street, across from Royal Plaza Shopping Town of Front Royal, Warren County, VA	Approved 9/29/87
7/29/87	County Bank of Chesterfield Chesterfield, VA	Southwest corner of Ironbridge Road & Irongate Drive Chesterfield County, VA	Approved 9/29/87
8/10/87	Bank of Northern Virginia Arlington, VA	2230 Wilson Boulevard Arlington County, VA	Pending
8/12/87	Central Fidelity Bank Richmond, VA	881 Lynnhaven Parkway City of Virginia Beach, VA	Pending
8/12/87	First American of Virginia McLean, VA	Patrick Henry Mall, 12300 Jefferson Avenue, Suite 422 City of Newport News, VA	Approved 10/26/87
8/12/87	Bank of Rockbridge Raphine, VA	1002 Magnolia Avenue City of Buena Vista, VA	Approved 10/30/87
8/18/87	Planters Bank & Trust Company of Virginia Fishersville, VA	Greenville Avenue Augusta County, VA	Approved 11/10/87
8/20/87	Highlands Union Bank Abingdon, VA	Northeast corner of Airport Road & Hassen Heights City of Bristol, VA	Approved 11/10/87
8/24/87	Central Fidelity Bank Richmond, VA	1832 Kempsville Road City of Virginia Beach, VA	Approved 10/30/87

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
8/25/87	The Bank of Charlotte County Phenix, VA	Intersection of Water Street & Lynchburg Avenue Town of Brookneal, Campbell County, VA	Approved 12/14/87
9/14/87	Central Fidelity Bank Richmond, VA	In front of Crossroads Mall, Hershberger Road City of Roanoke, VA (Drive-In)	Approved 10/5/87
9/15/87	First Virginia Bank Falls Church, VA	11670 Sudley Manor Road City of Manassas, VA	Approved 12/14/87
9/23/87	First Virginia Bank of Tidewater Norfolk, VA	12399 Warwick Boulevard City of Newport News, VA	Withdrawn 9/28/87
9/28/87	Crestar Bank Richmond, VA	3557 Franklin Road, S.W. City of Roanoke, VA	Approved 12/14/87
9/28/87	Central Fidelity Bank Richmond, VA	13323 Midlothian Turnpike Chesterfield County, VA	Approved 11/25/87
9/30/87	Signet Bank/Virginia Richmond, VA	Regency Square Mall, 1420 Parham Road Henrico County, VA (Night Depository)	Approved 11/10/87
10/2/87	The George Mason Bank Fairfax, VA	3289 Woodburn Road Annandale, Fairfax County, VA	Approved 12/14/87
10/5/87	Citizens and Farmers Bank West Point, VA	Northwest intersection of Longhill & Olde Towne Roads James City County, VA	Approved 12/14/87
10/19/87	Pace American Bank Lawrenceville, VA	Brunswick Square Shopping Center, U.S. Route 58 Lawrenceville, Brunswick County, VA	Approved 12/22/87
10/27/87	Citizens Bank and Trust Company Blackstone, VA	Intersection of Route 38 & Church Street Amelia County, VA	Pending
11/9/87	First Virginia Bank of Tidewater Norfolk, VA	Southeast corner of Kempsville Road & Centreville Turnpike City of Virginia Beach, VA	Pending
11/13/87	First Virginia Bank Falls Church, VA	Leesburg Pike, (Route 7) & State Route 777 Loudoun County, VA	Pending
11/17/87	Southside Bank Tappahannock, VA	Intersection of State Routes 3 & 33 Hartsville, Middlesex County, VA	Pending
12/18/87	Crestar Bank Richmond, VA	749-A Thimble Shoals Boulevard City of Newport News, VA	Pending
11/25/87	South Boston Bank South Boston, VA	State Route 47 & Hervey Road Chase City, Mecklenburg County, VA	Pending

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
11/30/87	Central Fidelity Bank Richmond, VA	201 West 21st Street City of Norfolk, VA	Pending
12/7/87	Central Fidelity Bank Richmond, VA	Chesterfield Meadows Shopping Center, South, Route 10 & Centralia Road Chester, Chesterfield County, VA	Pending
12/16/87	Peoples Bank of Nelson Lovingston, VA	Ambriar Shopping Center Amherst, Amherst County, VA	Pending
12/21/87	Central Fidelity Bank Richmond, VA	2110 Great Neck Road City of Virginia Beach, VA	Pending

MAIN OFFICE RELOCATIONS

DATE RECEIVED	INSTITUTION	LOCATION		DISPOSITION
4/13/87	First Virginia Bank of Augusta	From: To:	1355 Greenville Avenue Southeast corner of Routes 11 & 644 both in Augusta County, VA	Withdrawn 6/24/87
4/17/87	Peoples Bank of Virginia	From: To:	5756 Hopkins Road 9970 Ironbridge Road both in Chesterfield County, VA	Withdrawn 6/25/87
4/21/87	The Prince William Bank	From: To:	110 Graham Park Road 140 Graham Park Road both in Dumfries, Prince William County, VA	Approved 7/13/87

NOTICE OF REDESIGNATION OF A MAIN OFFICE

DATE RECEIVED	INSTITUTION	LOCATION		DISPOSITION
6/30/87	First Virginia Bank of Augusta	From: To:	1355 Greenville Avenue Augusta County, VA 125 North Central Avenue City of Staunton, VA	No Objection
7/16/87	Central Fidelity Bank	From: To:	219 East Broad Street 1021 East Cary Street both in the City of Richmond, VA	No Objection
7/16/87	Peoples Bank of Virginia	From: To:	5756 Hopkins Road 9970 Ironbridge Road both in Chesterfield County, VA	No Objection
8/28/87	Planters Bank & Trust Company of Virginia	From: To:	U.S. Route 250 & State Route 640, Fishersville, Augusta County, VA 24 South Augusta Street City of Staunton, VA	No Objection

BRANCH RELOCATIONS

DATE RECEIVED	INSTITUTION	LOCATION		DISPOSITION
12/19/86	First Virginia Bank–Southwest Roanoke, VA	From: To:	25 West Church Avenue 601 S. Jefferson Street both in the City of Roanoke, VA	Approved 3/18/87
12/22/86	American Bank Newport News, VA	From: To:	12437 Warwick Boulevard 12464 Warwick Boulevard both in the City of Newport News, VA	Approved 2/4/87
1/6/87	Signet Bank/Virginia Richmond, VA	From: To:	Route 17 Route 17 & Washington Square Shopping Center both in Grafton, York County, VA	Approved 2/13/87
1/20/87	Bank of Carroll Hillsville, VA	From: To:	972 East Stuart Drive 1100 East Stuart Drive both in the City of Galax, VA	Approved 2/19/87
1/27/87	Independent Bank Manassas, VA	From: To:	9034-A Mathis Avenue 8950 Mathis Avenue both in the City of Manassas, VA	Approved 2/19/87
3/16/87	First Virginia Bank of Tidewater Norfolk, VA	From: To:	762 J. Clyde Morris Boulevard 11714 Jefferson Avenue both in the City of Newport News, VA	Withdrawn 4/15/87
3/25/87	Commerce Bank Virginia Beach, VA	From: To:	814 Greenbrier Circle Suite "L" (Authorized unopened) 1809 Greenbrier Parkway both in the City of Chesapeake, VA	Approved 4/20/87
3/30/87	Central Fidelity Bank Richmond, VA	From: To:	130 West Main Street 115 West Main Street both in the City of Bedford, VA	Approved 4/20/87
4/23/87	Commerce Bank Virginia Beach, VA	From: To:	610 Thimble Shoals Boulevard, Suite 401 603 Pilot House Drive both in the City of Newport News, VA	Approved 6/5/87
6/8/87	United Virginia Bank Richmond, VA	From: To:	6909 Old Keene Mill Road 7221 Commerce Street both in Springfield, Fairfax County, VA	Approved 7/13/87
6/10/87	Central Fidelity Bank Richmond, VA	From: To:	5163 Leesburg Pike 5127A Leesburg Pike both in Fairfax County, VA	Approved 7/13/87

BANK APPLICATIONS RECEIVED AND/OR ACTED UPON IN 1987

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
6/17/87	First Virginia Bank Falls Church, VA	From: 6142 Rose Hill Drive To: 6118 Rose Hill Drive both in Fairfax County, VA	Approved 7/13/87
8/10/87	Independent Bank Manassas, VA	From: 1708 Davis Ford Road (Authorized Unopened) To: 1511 Davis Ford Road both in Dumfries, Prince William County, VA	Approved 9/16/87
8/24/87	Signet Bank/Virginia Richmond, VA	From: 1500 Wilson Boulevard To: 1815 North Fort Myer Drive both in Arlington County, VA	Approved 11/10/87
9/24/87	First Virginia Bank of Augusta Staunton, VA	From: 1355 Greenville Avenue To: Southeast Corner of Routes 11 & 644 both in Augusta County, VA	Approved 10/30/87
10/5/87	Commerce Bank Virginia Beach, VA	From: 1000 First Colonial Road, Suite 105 To: 930 First Colonial Road both in the City of Virginia Beach, VA	Approved 12/2/87

EFT FACILITIES

DATE RECEIVED	INSTITUTION	LOCATION	DISPOSITION
3/30/87	Signet Bank/Virginia Richmond, VA	Innsbrook Office Park 5000 Dominion Boulevard Henrico County, VA	Approved 4/16/87
4/7/87	Central Fidelity Bank Richmond, VA	11023 Leavells Road Spotsylvania County, VA	Approved 4/16/87
4/14/87	Signet Bank/Virginia Richmond, VA	10001 Courtview Lane Chesterfield County, VA	Approved 5/1/87
7/29/87	Signet Bank/Virginia Richmond, VA	Stuart McGuire Company, Inc. 115 Brand Road, City of Salem	Approved 8/11/87
8/7/87	Central Fidelity Bank Richmond, VA	Virginia Tech Bookstore Blacksburg, Montgomery County, VA	Approved 8/31/87
11/12/87	Central Fidelity Bank Richmond, VA	Wintergreen Mountain Lodge Wintergreen, Nelson County, VA	Approved 12/10/87

BANK STATUS CHANGES—1987

NEW BANKS

January 2 Virginia Bankers Bank opened for business at 565 Southlake Boulevard, Southport Office Park, Chesterfield County, VA.

BANK STATUS CHANGES—1987

April	1	Coastal Virginia Bank opened for business at 5402 Indian River Road, Suite 201, City of Virginia Beach, VA.
May	29	First Virginia Bank–Clinch Valley (Phantom) opened for business at 501 Railroad Avenue, Richlands, Tazewell County, VA.
June	1	Regency Bank opened for business at 207 West Franklin Street, City of Richmond, VA.
August	10	Heritage Bank of Northern Virginia opened for business at 6808 Fleetwood Road, McLean, Fairfax County, VA.
December	8	Bank of Hampton Roads opened for business at 201 Volvo Parkway, City of Chesapeake, VA.

MERGERS

January	2	Community Bank of Lunenburg (Phantom) merged into it The Lunenburg County Bank, Kenbridge under the charter of Community Bank of Lunenburg and title of "The Lunenburg County Bank".
January	9	First Virginia Bank–Commonwealth, Grafton merged into it First Virginia Bank–Surry, Surry under the charter and title of "First Virginia Bank–Commonwealth".
January	9	First Virginia Bank–Citizens, Clintwood merged into it Peoples Bank of Pound, Pound under the charter and title of "First Virginia Bank of the Cumberlands".
January	21	Crestar Bank, Richmond merged into it Peoples Bank of Chesapeake, Chesapeake under the charter and title of "Crestar Bank".
May	27	First American Bank of Virginia, McLean merged into it FAB Acquisition Bank (Phantom) under the charter and title of "First American Bank of Virginia".
May	29	First Virginia Bank–Clinch Valley (Phantom) merged into it Clinch Valley Bank & Trust Company, Richlands under the charter and title of "First Virginia Bank–Clinch Valley".
July	17	PB Bank, Incorporated (Phantom) merged into it Peoples Bank, Inc. under the charter of PB Bank, Incorporated and title of "Peoples Bank, Inc".
August	1	Mercantile Virginia Interim Bank (Phantom) merged into it The Eastville Bank, Eastville under the charter of Mercantile Virginia Interim Bank and title of "The Eastville Bank".
December	31	First Virginia Bank–Commonwealth, Grafton, merged into it First Virginia Bank–Middle Peninsula, Urbanna, under the charter and title of "First Virginia Bank–Commonwealth".

BANK BRANCH OPENINGS

January	5	Central Fidelity Bank, Richmond opened a branch office at 6020 Richmond Highway, Fairfax County, VA.
January	5	Central Fidelity Bank, Richmond opened a branch office at 8101 Brook Road, City of Richmond, VA.
January	5	First American Bank of Virginia, McLean opened a branch office at 110 Harry Flood Byrd Highway, Sterling, Loudoun County, VA.
January	12	First American Bank of Virginia, McLean opened a branch office at 1636 South Military Highway, City of Chesapeake, VA.
January	14	The Bank of Tidewater, Norfolk opened a branch office at Giant Square Shopping Center, 713 Independence Boulevard, City of Virginia Beach, VA.
January	20	Commerce Bank, Virginia Beach opened a branch office at 610 Thimble Shoals Boulevard, Suite 401, City of Newport News, VA.
January	20	Commerce Bank, Virginia Beach opened a branch office at 610 Thimble Shoals Boulevard, Suite 201, City of Newport News, VA.
January	20	Commerce Bank, Virginia Beach opened a branch office outside of 610 Thimble Shoals Boulevard, (night depository) City of Newport News, VA.

BANK STATUS CHANGES—1987

January	26	First American Bank of Virginia, McLean opened a branch office at 1324 North Great Neck Road, City of Virginia Beach, VA.
February	5	Hallmark Bank and Trust Company, Springfield opened a branch office at 4115 Annandale Road, Annandale, Fairfax County, VA.
February	6	First Virginia Bank, Falls Church opened a branch office at 6045-A Burke Parkway, Burke, Fairfax County, VA.
February	17	Princess Anne Commercial Bank, Virginia Beach opened a branch office at 4801 Columbus Street, City of Virginia Beach, VA.
February	24	Union Bank and Trust Company, Bowling Green opened a branch office at 10415 Courthouse Road, Spotsylvania County, VA.
April	2	Peoples Bank, Inc., Honaker opened a branch office at Main Street, Town of Duganon, Scott County, VA.
April	13	Commerce Bank, Virginia Beach opened a branch office at 814 Greenbrier Circle, Suite "L," City of Chesapeake, VA.
April	15	Crestar Bank, Richmond opened a branch office at 4601 North Fairfax Drive, Arlington County, VA.
May	6	The Suburban Bank, d/b/a F&M Bank, Richmond opened a branch office at 4310 West Hundred Road, Chester, Chesterfield County, VA.
May	7	Virginia Community Bank, Louisa opened a branch office at Main Street and Cutler Avenue, Louisa, Louisa County, VA.
May	13	Fairfax Bank and Trust Company, Fairfax opened a branch office at 14006 Lee-Jackson Highway, Chantilly, Fairfax County, VA.
May	26	Bank of Marion, Marion opened a branch office at Parcel "E," U.S. Highway 11, Chilhowie, Smyth County, VA.
May	26	First American Bank of Virginia, McLean opened a branch office at 200 Remount Road (Gateway Plaza, U.S. Route 522) Front Royal, Warren County, VA
June	1	Signet Bank/Virginia, Richmond opened a branch office at 10001 Courtview Lane, Chesterfield County, VA.
June	1	Crestar Bank, Richmond opened a branch office at 3110 Fairview Park Drive, Fairfax County, VA.
June	15	Crestar Bank, Richmond opened a branch office at Tysons Dulles Plaza, 1430 Springhill Road, Fairfax County, VA.
June	17	Central Fidelity Bank, Richmond opened a branch office at 215 North Main Street, Town of Blacksburg, Montgomery County, VA.
June	22	First Virginia Bank–Central, Charlottesville opened a branch office at Dominion Square Shopping Center, intersection of James Madison Highway & Belle Avenue, Culpeper, Culpeper County, VA.
June	25	Commerce Bank, Virginia Beach opened a branch office at 150 Boush Street, City of Norfolk, VA.
June	29	Central Fidelity Bank, Richmond opened a branch office at the Central Fidelity Bank Building, James Center, Cary Street, City of Richmond, VA.
July	7	Central Fidelity Bank, Richmond opened a branch office at 3565 Orange Avenue, City of Roanoke, VA.
July	13	Signet Bank, Richmond, opened a branch office at Hull Street Road & Genito Road, Chesterfield County, VA.
July	20	Central Fidelity Bank, Richmond opened a branch office at 12410 Gayton Road, Henrico County, VA.
July	22	First Virginia Bank, Falls Church opened a branch office at 12429 Hedges Run Drive, Lake Ridge, Prince William County, VA.
August	3	First American Bank of Virginia, McLean opened a branch office at 677 North Battlefield Boulevard, City of Chesapeake, VA.
August	11	Fairfax Bank & Trust Company, Fairfax opened a branch office at 8221 Old Courthouse Road, Vienna, Fairfax County, VA.

BANK STATUS CHANGES—1987

August	14	First Virginia Bank–Southside, Farmville opened a branch office at Longwood Village Shopping Center, 1508 South Main Street, Farmville, Prince Edward County, VA.
September	28	Central Fidelity Bank, Richmond opened a branch office at Transpotomac Canal Center, 11 Canal Center, Suites 101 & 103, City of Alexandria, VA.
October	1	Central Fidelity Bank, Richmond, VA opened a branch office at 2105 Roanoke Street, Christiansburg, Montgomery County, VA.
October	5	First Virginia Bank–Colonial, Richmond, opened a branch office at The Crossings Center, 5320 Oaklawn Boulevard, Prince George County, VA.
November	2	The Suburban Bank, d/b/a F&M Bank, Richmond, opened a branch office at 9440 Ironbridge Road, Chesterfield County, VA.
November	2	Central Fidelity Bank, Richmond, opened a branch office at 1832 Kempsville Road, City of Virginia Beach, VA.
November	2	Signet Bank/Virginia, Richmond, opened a branch office at the southeast corner of General Booth Boulevard and Dam Neck Road, City of Virginia Beach, VA.
November	3	Signet Bank/Virginia, Richmond, opened a branch office at U.S. Route 3, The Business Center, Town of Kilmarnock, Lancaster County, VA.
November	25	Albemarle Bank and Trust Company, d/b/a F&M Bank Charlottesville, Charlottesville, opened a branch office at 2208 Ivy Road, Albemarle County, VA.
November	27	Miners Exchange Bank, Coeburn opened a branch office at Norton Square Shopping Center, Route 58, City of Norton, VA.
December	1	Central Fidelity Bank, Richmond, opened a branch office at Routes 151 & 634, Nellysford, Nelson County, VA.
December	8	Bank of Rockbridge, Raphine, opened a branch office at 1002 Magnolia Avenue, City of Buena Vista, VA.
December	11	First American Bank of Virginia, McLean opened a branch office at Patrick Henry Mall, 12300 Jefferson Avenue, Suite 422, City of Newport News, VA.
December	14	First American Bank of Virginia, McLean opened a branch office at 2701 West Main Street, City of Waynesboro, VA.
December	21	First Virginia Bank, Falls Church opened a branch office at 11242 Waples Mill Road, Fairfax County, VA.
December	31	Chesapeake Bank and Trust, Chesapeake opened a branch office at 444 Crawford Street, City of Portsmouth, VA.
December	31	Chesapeake Bank and Trust, Chesapeake opened a branch office at 4940 West Norfolk Road, City of Portsmouth, VA.

MAIN OFFICE RELOCATIONS

June	17	Central Fidelity Bank moved the location of its main office from 219 East Broad Street to James Center, 1021 East Cary Street, both in the City of Richmond, VA.
June	29	First Virginia Bank–Central moved the location of its main office from U.S. Route 29, Albemarle County to Seminole Square Shopping Center, Seminole Court, City of Charlottesville, VA.
August	1	First Virginia Bank of Augusta redesignated its main office from 1355 Greenville Avenue, Augusta County to 125 North Central Avenue, City of Staunton, VA.
August	15	Peoples Bank of Virginia redesignated its main office from 5756 Hopkins Road to 9970 Ironbridge Road, both in Chesterfield County, VA.
September	30	Planters Bank and Trust Company of Virginia redesignated its main office from U.S. Routes 250 and 640, Fishersville, Augusta County to 24 South Augusta Street, City of Staunton, VA.
November	3	NCNB Virginia moved its main office from 110 Graham Park Road to 140 Graham Park Road, both in Prince William County, VA.

BRANCH OFFICE RELOCATIONS

January	12	Central Fidelity Bank, Richmond moved the location of its branch office from 1002 Magnolia Avenue to 2101 Forest Avenue, both in the City of Buena Vista, VA.
February	23	Commerce Bank, Virginia Beach moved the location of its branch office from 801 Water Street to 500 Crawford Street both in the City of Portsmouth, VA.
May	20	Bank of Carroll, Hillsville moved the location of its branch office from 972 East Stuart Drive to 1100 East Stuart Drive, both in the City of Galax, VA.
June	3	Independent Bank, Manassas moved the location of its branch office from 9034-A Mathis Avenue to 8950 Mathis Avenue both in the City of Manassas, VA.
June	16	Crestar Bank, Richmond moved the location of its branch office from 2005 South Military Highway to Campostella Corners Shopping Center, Military Highway & Campostella Road, both in the City of Chesapeake, VA.
July	13	First Virginia Bank, Falls Church moved the location of its branch office from 6142 Rose Hill Drive to 6118 Rose Hill Drive, both in Fairfax County, VA.
August	17	First Virginia Bank–Southwest, Roanoke moved the location of its branch office from 25 West Church Avenue, to 601 South Jefferson Street, both in the City of Roanoke, VA.
October	29	American Bank, Newport News, moved the location of its branch office from 12437 Warwick Boulevard to 12464 Warwick Boulevard, both in the City of Newport News, VA.

EFT FACILITY OPENINGS

September	11	Central Fidelity Bank, Richmond opened an EFT Facility at Virginia Polytechnic and State University Bookstore, Blacksburg, Montgomery County, VA.
December	9	Central Fidelity Bank, Richmond opened an EFT Facility at 11023 Leavells Road, Spotsylvania County, VA.

BRANCH OFFICE CLOSINGS

January	3	First American Bank of Virginia, McLean closed a branch office at 87 Sugarland Run Drive, Sterling, Loudoun County, VA.
May	9	Central Fidelity Bank, Richmond closed a branch office at 2105 Roanoke Street, Christiansburg, Montgomery County, VA.
June	12	Crestar Bank, Richmond closed a branch office located at First and Denby Streets, City of Radford, VA.
June	12	Crestar Bank, Richmond closed a branch office at Tysons Corner Shopping Center, Fairfax County, VA.
June	12	Crestar Bank, Richmond closed a drive-in branch at Tysons Corner Shopping Center, Fairfax County, VA.
June	26	Crestar Bank, Richmond closed a branch office at 3565 Lee Highway, Arlington County, VA.
June	26	First Virginia Bank–Central, Charlottesville, closed a branch office at U.S. Route 29, North, City of Charlottesville, VA.
July	1	First Virginia Bank–Colonial, Richmond closed a branch office at 103 North Center Street, Town of Ashland, Hanover County, VA.
July	31	First American Bank of Virginia, McLean closed a branch office at 6210 Virginia Beach Boulevard, City of Norfolk, VA.
August	15	First Virginia Bank, Falls Church closed a branch office at Lee Hall, Mary Washington College, City of Fredericksburg, VA.
December	4	Central Fidelity Bank, Richmond closed its branch office at Route 11 & Bonham Avenue, Chilhowie, Smyth County, VA.
December	4	Central Fidelity Bank, Richmond closed its branch office at Route 11 & 645, Seven Mile Ford, Smyth County, VA.
December	4	Central Fidelity Bank, Richmond closed its branch office at State Route 660, Marion, Smyth County, VA.

BANK STATUS CHANGES—1987

December	31	American Bank, Newport News closed a branch office at 444 Crawford Street, City of Portsmouth, VA.
December	31	American Bank, Newport News closed a branch office at 4940 West Norfolk Road, City of Portsmouth, VA.
December	31	Crestar Bank, Richmond closed a branch office at 2030 North Battlefield Boulevard, City of Chesapeake, VA.

EFT CLOSING

November	9	Signet Bank/Virginia, Richmond, closed its EFT Facility at Lebanon Center, Lebanon, Russell County, VA.

CHANGES IN TITLE

March	28	Bank of Virginia, Richmond, changed its name to Signet Bank/Virginia.
September	1	United Virginia Bank, Richmond, changed its name to Crestar Bank.
December	1	The Prince William Bank, Dumfries, changed its name to NCNB Virginia.

NEW MEMBERS—FEDERAL RESERVE SYSTEM

January	2	Virginia Bankers' Bank, Chesterfield County became a member of the Federal Reserve System this date.
April	1	Coastal Virginia Bank, Virginia Beach became a member of the Federal Reserve System this date.
June	1	Regency Bank, Richmond became a member of the Federal Reserve System this date.
May	29	First Virginia Bank –Clinch Valley, Richlands became a member of the Federal Reserve System this date.
August	8	Heritage Bank of Northern Virginia, McLean became a member of the Federal Reserve System this date.

REPORT OF CONDITION

	B-953 *HIGHLANDS UNION BANK ABINGDON 1 OFFICE	B-929 THE BANK OF ALEXANDRIA ALEXANDRIA 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 3,145	$ 3,030
2. a. Noninterest-bearing balances currency and coin	945	2,037
3. b. Interest-bearing balances	2,200	993
4. Securities	6,252	5,752
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,695	3,010
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	8,563	20,042
8. b. LESS: Allowance for loan and lease losses	101	316
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$ 8,462	$19,726
11. Assets held in trading accounts	872	—
12. Premises and fixed assets (including capitalized leases)	—	938
13. Other real estate owned	—	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	219	257
18. TOTAL ASSETS	$20,645	$32,713
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 3,447	$ 5,953
21. (2) Interest-bearing	14,709	23,423
22. In domestic offices	$18,156	$29,376
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	893
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	9
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	400
32. Other liabilities	237	196
33. TOTAL LIABILITIES	$18,393	$30,874
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,037	1,858
36. Surplus	1,038	2,006
37. Undivided profits and capital reserves	177	(2,025)
38. TOTAL EQUITY	$ 2,252	$ 1,839
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$20,645	$32,713

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-638	B-838	B-927	B-818	B-12	
BURKE & HERBERT BANK & TRUST COMPANY	*FIRST VIRGINIA BANK–SOUTH CENTRAL	*ARLINGTON BANK	*FIRST COMMERCIAL BANK	*BANK OF CLARKE COUNTY	
ALEXANDRIA	AMHERST	ARLINGTON	ARLINGTON	BERRYVILLE	
8 OFFICES	5 OFFICES	2 OFFICES	2 OFFICES	2 OFFICES	
$ 25,263	$ 2,181	$11,233	$ 2,608	$ 2,655	1.
19,763	2,181	3,233	2,608	2,655	2.
5,500	—	8,000	—	—	3.
80,156	3,756	657	10,236	8,767	4.
8,000	505	5,700	—	12,717	5.
					6.
154,147	33,205	42,527	40,223	42,905	7.
1,395	605	464	341	449	8.
—	—	—	—	—	9.
$152,752	$32,600	$42,063	$39,882	$42,456	10.
—	—	—	—	—	11.
5,269	1,067	566	906	2,132	12.
—	—	—	48	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
4,072	479	426	1,466	637	17.
$275,512	$40,588	$60,645	$55,146	$69,364	18.
					19.
$ 56,627	$ 6,730	$ 9,526	$13,351	$11,017	20.
199,497	28,211	45,268	36,375	52,919	21.
$256,124	$34,941	$54,794	$49,726	$63,936	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	2,645	—	900	—	26.
—	—	—	—	—	27.
—	—	—	55	—	28.
603	23	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
1,058	375	566	569	515	32.
$257,785	$37,984	$55,360	$51,250	$64,451	33.
$ —	$ —	$ —	$ —	$ —	34.
2,000	1,000	1,820	1,006	1,650	35.
5,000	500	2,997	1,005	780	36.
10,727	1,104	468	1,885	2,483	37.
$ 17,727	$ 2,604	$ 5,285	$ 3,896	$ 4,913	38.
$275,512	$40,588	$60,645	$55,146	$69,364	39.

REPORT OF CONDITION

	B-877 *BIG STONE GAP BANK AND TRUST COMPANY BIG STONE GAP 1 OFFICE	B-15 *CITIZENS BANK AND TRUST COMPANY BLACKSTONE 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 1,718	$ 5,504
2. a. Noninterest-bearing balances currency and coin	1,438	5,204
3. b. Interest-bearing balances	280	300
4. Securities	4,491	33,399
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	515	3,500
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	5,989	51,647
8. b. LESS: Allowance for loan and lease losses	171	—
9. c. LESS: Allocated transfer risk reserve	—	577
10. d. Loans and leases, net of unearned income and allowance for losses	$ 5,818	$51,070
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	439	1,273
13. Other real estate owned	202	278
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	204	1,416
18. TOTAL ASSETS	$13,387	$96,440
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 856	$ 8,975
21. (2) Interest-bearing	11,595	78,677
22. In domestic offices	$12,451	$87,652
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	67	1,151
33. TOTAL LIABILITIES	$12,518	$88,803
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	500	1,250
36. Surplus	500	850
37. Undivided profits and capital reserves	(131)	5,537
38. TOTAL EQUITY	$ 869	$ 7,637
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$13,387	$96,440

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-411	B-20	B-26	B-30	B-946	
THE BLUE GRASS VALLEY BANK	*UNION BANK AND TRUST COMPANY	*FIRST VIRGINIA BANK–PLANTERS	BANK OF BUCHANAN	THE BANK OF SOUTHSIDE VIRGINIA	
BLUE GRASS	BOWLING GREEN	BRIDGEWATER	BUCHANAN	CARSON	
1 OFFICE	7 OFFICES	4 OFFICES	1 OFFICE	7 OFFICES	
$ 420	$ 6,426	$ 2,152	$ 883	$ 15,088	1.
420	5,919	2,152	683	4,517	2.
—	507	—	200	10,571	3.
4,786	38,725	16,251	8,976	35,506	4.
65	4,160	620	875	3,200	5.
					6.
3,962	92,763	44,698	16,457	72,259	7.
125	841	560	133	710	8.
—	—	—	—	—	9.
$3,837	$ 91,922	$44,138	$16,324	$ 71,549	10.
—	—	—	—	—	11.
203	3,600	1,747	480	1,367	12.
8	440	—	—	250	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
198	1,505	756	334	2,079	17.
$9,517	$146,778	$65,664	$27,872	$129,039	18.
					19.
$1,495	$ 18,957	$ 8,801	$ 3,135	$ 13,886	20.
6,548	113,603	51,471	21,622	98,481	21.
$8,043	$132,560	$60,272	$24,757	$112,367	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	—	—	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	151	61	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
86	1,185	633	234	1,683	32.
$8,129	$133,896	$60,966	$24,991	$114,050	33.
$ —	$ —	$ —	$ —	$ —	34.
50	3,600	1,300	214	290	35.
65	1,400	325	337	2,000	36.
1,273	7,882	3,073	2,330	12,699	37.
$1,388	$ 12,882	$ 4,698	$ 2,881	$ 14,989	38.
$9,517	$146,778	$65,664	$27,872	$129,039	39.

REPORT OF CONDITION

	B-986 *ALBEMARLE BANK AND TRUST COMPANY D/B/A/ F&M BANK–CHARLOTTESVILLE	B-902 *FIRST VIRGINIA BANK–CENTRAL CHARLOTTESVILLE
	3 OFFICES	8 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 1,827	$ 5,799
2. a. Noninterest-bearing balances currency and coin	1,827	5,799
3. b. Interest-bearing balances	—	—
4. Securities	1,550	12,543
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	4,280	1,230
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	9,375	37,216
8. b. LESS: Allowance for loan and lease losses	115	445
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$ 9,260	$36,771
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	1,260	2,522
13. Other real estate owned	—	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	209	478
18. TOTAL ASSETS	$18,386	$59,343
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 5,545	$13,881
21. (2) Interest-bearing	9,695	40,508
22. In domestic offices	$15,240	$54,389
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	80
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	187	398
33. TOTAL LIABILITIES	$15,427	$54,867
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,281	2,100
36. Surplus	260	875
37. Undivided profits and capital reserves	1,418	1,501
38. TOTAL EQUITY	$ 2,959	$ 4,476
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$18,386	$59,343

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-1013	B-961	B-975	B-992	B-984	
*THE BANK OF HAMPTON ROADS	CHESAPEAKE BANK & TRUST	*THE COMMONWEALTH BANK	*COUNTY BANK OF CHESTERFIELD	*VIRGINIA BANKERS BANK	
CHESAPEAKE	CHESAPEAKE	CHESTERFIELD	CHESTERFIELD	CHESTERFIELD	
1 OFFICE	8 OFFICES	1 OFFICE	1 OFFICE	1 OFFICE	
$ 914	$ 4,881	$ 1,312	$ 2,559	$ 3,073	1.
512	4,881	715	1,865	1,321	2.
402	—	597	694	1,752	3.
118	6,517	964	2,239	5,948	4.
4,440	175	1,345	1,319	7,109	5.
					6.
1,249	67,734	8,191	17,046	2,158	7.
8	696	245	102	22	8.
—	—	—	—	—	9.
$1,241	$67,038	$ 7,946	$16,944	$ 2,136	10.
—	—	—	—	—	11.
672	2,242	342	1,321	61	12.
—	133	—	56	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
53	1,033	168	248	162	17.
$7,438	$82,019	$12,077	$24,686	$18,489	18.
					19.
$1,220	$12,864	$ 1,717	$ 3,375	$ 3,311	20.
1,235	61,998	7,832	16,970	2,400	21.
$2,455	$74,862	$ 9,549	$20,345	$ 5,711	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	—	11,561	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	—	174	—	29.
—	—	—	—	—	30.
—	200	—	—	—	31.
5	653	49	129	37	32.
$2,460	$75,715	$ 9,598	$20,648	$17,309	33.
$ —	$ —	$ —	$ —	$ —	34.
2,500	1,608	2,010	2,670	651	35.
2,500	1,850	600	801	326	36.
(22)	2,846	(131)	567	203	37.
$4,978	$ 6,304	$ 2,479	$ 4,038	$ 1,180	38.
$7,438	$82,019	$12,077	$24,686	$18,489	39.

REPORT OF CONDITION

	B-853 THE MARINE BANK CHINCOTEAGUE 1 OFFICE	B-962 *FIRST VIRGINIA BANK OF THE CUMBERLANDS CLINTWOOD 4 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 1,503	$ 2,228
2. a. Noninterest-bearing balances currency and coin	1,503	2,128
3. b. Interest-bearing balances	—	100
4. Securities	827	19,312
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,350	4,415
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	8,716	36,171
8. b. LESS: Allowance for loan and lease losses	83	533
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$ 8,633	$35,638
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	264	1,862
13. Other real estate owned	—	185
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	168	773
18. TOTAL ASSETS	$13,745	$64,413
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 2,917	$ 6,498
21. (2) Interest-bearing	9,309	50,225
22. In domestic offices	$12,226	$56,723
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	14	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	95	522
33. TOTAL LIABILITIES	$12,335	$57,245
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	207	2,500
36. Surplus	286	2,500
37. Undivided profits and capital reserves	917	2,168
38. TOTAL EQUITY	$ 1,410	$ 7,168
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$13,745	$64,413

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-935	B-932	B-893	B-933	B-471	
*MINERS EXCHANGE BANK	*FIRST VIRGINIA BANK–HIGHLANDS	*THE STATE BANK OF THE ALLEGHENIES	*FIRST VIRGINIA BANK–DAMASCUS	FIRST STATE BANK	
COEBURN	COVINGTON	COVINGTON	DAMASCUS	DANVILLE	
2 OFFICES	3 OFFICES	1 OFFICE	5 OFFICES	1 OFFICE	
$ 1,805	$ 2,301	$ 1,591	$ 1,601	$ 4,863	1.
1,613	2,301	1,491	1,601	573	2.
192	—	100	—	4,290	3.
4,791	34,261	10,013	8,761	5,353	4.
160	4,715	3,220	110	1,250	5.
					6.
12,681	57,362	22,324	40,413	10,013	7.
130	478	272	482	90	8.
—	—	—	—	—	9.
$12,551	$ 56,884	$22,052	$39,931	$ 9,923	10.
—	—	—	—	—	11.
1,181	1,806	895	994	246	12.
133	—	—	—	15	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
242	920	383	635	161	17.
$20,863	$100,887	$38,154	$52,032	$21,811	18.
					19.
$ 3,431	$ 11,749	$ 2,753	$ 6,107	$ 1,505	20.
14,715	80,615	32,295	40,916	15,290	21.
$18,146	$ 92,364	$35,048	$47,023	$16,795	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	—	—	26.
—	—	—	—	1,177	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
164	636	306	654	166	32.
$18,310	$ 93,000	$35,354	$47,677	$18,138	33.
$ —	$ —	$ —	$ —	$ —	34.
1,150	2,300	630	900	500	35.
1,150	2,300	881	900	2,000	36.
253	3,287	1,289	2,555	1,173	37.
$ 2,553	$ 7,887	$ 2,800	$ 4,355	$ 3,673	38.
$20,863	$100,887	$38,154	$52,032	$21,811	39.

REPORT OF CONDITION

	B-894 *PEOPLES BANK OF DANVILLE DANVILLE 7 OFFICES	B-655 *VIRGINIA BANK AND TRUST COMPANY DANVILLE 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 19,987	$ 6,564
2. a. Noninterest-bearing balances currency and coin	8,504	2,605
3. b. Interest-bearing balances	11,483	3,959
4. Securities	23,486	10,912
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	6,150	1,380
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	86,310	39,356
8. b. LESS: Allowance for loan and lease losses	541	389
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$ 85,769	$38,967
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	2,633	650
13. Other real estate owned	177	—
14. Investments in unconsolidated subsidiaries and associated companies	172	—
15. Customers' liabilities to this bank on acceptances outstanding	--	—
16. Intangible assets	72	—
17. Other assets	905	559
18. TOTAL ASSETS	$139,351	$59,032
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 23,669	$ 7,833
21. (2) Interest-bearing	104,894	45,610
22. In domestic offices	$128,563	$53,443
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
27. Demand notes issued to the U.S. Treasury	1,007	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	325	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	400	—
32. Other liabilities	1,444	608
33. TOTAL LIABILITIES	$131,739	$54,051
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,217	750
36. Surplus	3,569	450
37. Undivided profits and capital reserves	2,826	3,781
38. TOTAL EQUITY	$ 7,612	$ 4,981
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$139,351	$59,032

*Member of Federal Reserve System

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B-755 NCNB VIRGINIA DUMFRIES 2 OFFICES	B-1012 THE EASTVILLE BANK EASTVILLE 1 OFFICE	B-508 PEOPLES BANK OF EWING EWING 3 OFFICES	B-966 *FAIRFAX BANK & TRUST COMPANY FAIRFAX 3 OFFICES	B-967 *THE GEORGE MASON BANK FAIRFAX 3 OFFICES	
$ 1,251	$ 585	$ 2,043	$ 4,558	$ 13,001	1.
1,251	585	937	4,558	6,923	2.
—	—	1,106	—	6,078	3.
1,556	4,587	6,508	5,326	43,956	4.
—	875	400	5,000	2,400	5.
					6.
15,194	17,661	16,239	33,021	70,463	7.
155	251	412	198	656	8.
—	—	—	—	—	9.
$15,039	$17,410	$15,827	$32,823	$ 69,807	10.
—	—	—	—	—	11.
269	262	493	453	1,529	12.
—	—	35	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
836	—	—	—	—	16.
707	369	437	323	1,371	17.
$19,658	$24,088	$25,743	$48,483	$132,064	18.
					19.
$ 6,774	$ 2,743	$ 2,704	$11,563	$ 23,597	20.
10,399	17,346	21,166	29,584	91,270	21.
$17,173	$20,089	$23,870	$41,147	$114,867	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
15	—	—	1,400	3,412	26.
281	—	—	—	1,664	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
100	392	203	379	1,069	32.
$17,569	$20,481	$24,073	$42,926	$121,012	33.
$ —	$ —	$ —	$ —	$ —	34.
500	500	235	1,035	1,430	35.
2,535	2,980	465	3,098	1,586	36.
(946)	127	970	1,424	8,036	37.
$ 2,089	$ 3,607	$ 1,670	$ 5,557	$ 11,052	38.
$19,658	$24,088	$25,743	$48,483	$132,064	39.

REPORT OF CONDITION

	B-746 *FIRST VIRGINIA BANK FALLS CHURCH 85 OFFICES	B-988 *FIRST VIRGINIA BANK–SOUTHSIDE FARMVILLE 9 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 150,081	$ 4,365
2. a. Noninterest-bearing balances currency and coin	150,081	3,465
3. b. Interest-bearing balances	—	900
4. Securities	416,674	36,118
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	9,760	830
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	1,196,778	54,401
8. b. LESS: Allowance for loan and lease losses	15,195	880
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$1,181,583	$53,521
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	27,089	1,617
13. Other real estate owned	351	31
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	131	—
17. Other assets	25,488	1,322
18. TOTAL ASSETS	$1,811,157	$97,804
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 358,537	$14,813
21. (2) Interest-bearing	1,288,242	70,864
22. In domestic offices	$1,646,779	$85,677
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	13,713	770
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	9,324	—
29. Mortgage indebtedness and obligations under capitalized leases	739	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	13,030	1,124
33. TOTAL LIABILITIES	$1,683,585	$87,571
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	21,000	1,500
36. Surplus	21,000	2,000
37. Undivided profits and capital reserves	85,572	6,733
38. TOTAL EQUITY	$ 127,572	$10,233
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$1,811,157	$97,804

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-85 THE BANK OF FINCASTLE FINCASTLE 2 OFFICES	B-87 THE BANK OF FLOYD FLOYD 1 OFFICE	B-941 *BLUE RIDGE BANK FLOYD 2 OFFICES	B-951 *THE COMMUNITY BANK OF FOREST FOREST 2 OFFICES	B-768 THE BANK OF FRANKLIN FRANKLIN 3 OFFICES	
$ 1,735	$ 3,547	$ 7,058	$ 1,479	$ 4,036	1.
1,435	1,394	1,515	1,479	2,586	2.
300	2,153	5,543	—	1,450	3.
5,192	28,893	3,236	1,274	11,236	4.
500	1,000	—	2,140	5,000	5.
					6.
16,046	49,667	18,453	17,854	33,026	7.
163	573	123	180	335	8.
—	—	—	—	—	9.
$15,883	$49,094	$18,330	$17,674	$32,691	10.
—	—	—	—	—	11.
391	777	837	839	891	12.
—	—	—	197	51	13.
—	—	172	—	—	14.
—	—	—	—	—	15.
—	—	25	—	—	16.
332	603	237	415	715	17.
$24,033	$83,914	$29,895	$24,018	$54,620	18.
					19.
$ 4,960	$ 7,765	$ 3,245	$ 4,362	$ 5,503	20.
17,078	66,949	23,779	17,689	44,497	21.
$22,038	$74,715	$27,024	$22,051	$50,000	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	900	500	—	—	26.
—	—	73	—	—	27.
—	—	35	—	—	28.
43	—	140	254	—	29.
—	—	—	—	—	30.
—	—	350	—	—	31.
152	689	259	372	493	32.
$22,233	$76,304	$28,381	$22,677	$50,493	33.
$ —	$ —	$ —	$ —	$ —	34.
54	1,190	679	527	317	35.
324	1,200	466	264	1,260	36.
1,422	5,220	369	550	2,550	37.
$ 1,800	$ 7,610	$ 1,514	$ 1,341	$ 4,127	38.
$24,033	$83,914	$29,895	$24,018	$54,620	39.

REPORT OF CONDITION

	B-801 THE PEOPLES BANK OF FRONT ROYAL FRONT ROYAL 1 OFFICE	B-955 *FIRST VIRGINIA BANK–COMMON-WEALTH GRAFTON 10 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,088	$ 5,839
2. a. Noninterest-bearing balances currency and coin	1,698	5,839
3. b. Interest-bearing balances	390	—
4. Securities	9,434	31,881
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	3,970
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	22,816	82,062
8. b. LESS: Allowance for loan and lease losses	173	1,021
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$22,643	$ 81,041
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	532	3,104
13. Other real estate owned	—	247
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	134
17. Other assets	442	1,236
18. TOTAL ASSETS	$35,139	$127,452
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 4,778	$ 19,919
21. (2) Interest-bearing	25,355	95,358
22. In domestic offices	$30,133	$115,277
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,594	130
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	317	752
33. TOTAL LIABILITIES	$32,044	$116,159
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	644	4,000
36. Surplus	620	3,000
37. Undivided profits and capital reserves	1,831	4,293
38. TOTAL EQUITY	$ 3,095	$ 11,293
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$35,139	$127,452

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-809	B-926	B-291	B-974	B-898	
*MINERS & MERCHANTS BANK & TRUST COMPANY	*DICKENSON-BUCHANAN BANK	*BANK OF NORTHUM-BERLAND INCORPORATED	*COMMERCE BANK OF HENRICO	*BANK OF CARROLL	
GRUNDY	HAYSI	HEATHSVILLE	HENRICO	HILLSVILLE	
2 OFFICES	3 OFFICES	3 OFFICES	1 OFFICE	4 OFFICES	
$ 4,546	$ 2,889	$ 2,178	$ 1,988	$ 1,592	1.
1,494	2,689	2,178	1,738	1,592	2.
3,052	200		250	—	3.
10,690	7,249	21,840	1,300	3,128	4.
—	4,730	3,110	4,717	—	5.
					6.
28,178	16,060	46,357	9,429	25,113	7.
269	199	323	83	173	8.
—	—	—	—	—	9.
$27,909	$15,861	$46,034	$ 9,346	$24,940	10.
—	—	—	—	—	11.
281	849	694	685	1,331	12.
147	32	—	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
442	273	734	130	365	17.
$44,015	$31,883	$74,590	$18,166	$31,356	18.
					19.
$ 4,944	$ 7,616	$ 7,019	$ 4,233	$ 3,987	20.
30,569	21,626	60,770	11,450	24,783	21.
$35,513	$29,242	$67,789	$15,683	$28,770	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
3,914	—	—	—	380	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	18	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
318	225	463	130	323	32.
$39,745	$29,467	$68,270	$15,813	$29,473	33.
$ —	$ —	$ —	$ —	$ —	34.
891	750	636	1,316	250	35.
2,577	750	865	938	450	36.
802	916	4,819	99	1,183	37.
$ 4,270	$ 2,416	$ 6,320	$ 2,353	$ 1,883	38.
$44,015	$31,883	$74,590	$18,166	$31,356	39.

REPORT OF CONDITION

	B-1014 *PEOPLES BANK INC. HONAKER 5 OFFICES	B-796 *FIRST VIRGINIA BANK–SOUTH HURT 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 5,536	$ 3,496
2. a. Noninterest-bearing balances currency and coin	4,579	3,496
3. b. Interest-bearing balances	957	—
4. Securities	15,091	17,534
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	50	—
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	38,383	58,958
8. b. LESS: Allowance for loan and lease losses	900	742
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$37,483	$58,216
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	944	909
13. Other real estate owned	229	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	1,153	766
18. TOTAL ASSETS	$60,486	$80,921
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 8,402	$ 8,478
21. (2) Interest-bearing	47,398	64,066
22. In domestic offices	$55,800	$72,544
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	824
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	320	930
33. TOTAL LIABILITIES	$56,120	$74,298
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	500	1,200
36. Surplus	385	800
37. Undivided profits and capital reserves	3,481	4,623
38. TOTAL EQUITY	$ 4,366	$ 6,623
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$60,486	$80,921

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-1002	B-625	B-832	B-739	B-892	
*THE LUNENBURG COUNTY BANK	*BANK OF LANCASTER	*KING GEORGE STATE BANK, INC.	*PACE AMERICAN BANK	*THE FIRST BANK AND TRUST COMPANY	
KENBRIDGE	KILMARNOCK	KING GEORGE	LAWRENCE-VILLE	LEBANON	
2 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	2 OFFICES	
$ 1,539	$ 2,923	$ 1,738	$ 2,360	$ 2,709	1.
1,289	2,923	1,732	1,210	1,609	2.
250	—	6	1,150	1,100	3.
4,594	16,082	1,898	7,601	3,709	4.
1,678	1,270	3,350	3,640	420	5.
					6.
19,214	52,153	17,112	20,223	14,305	7.
186	521	174	218	222	8.
—	—	—	—	—	9.
$19,028	$51,632	$16,938	$20,005	$14,083	10.
—	—	—	—	—	11.
703	1,084	222	911	588	12.
8	13	—	2	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
383	973	272	458	298	17.
$27,933	$73,977	$24,418	$34,977	$21,807	18.
					19.
$ 3,456	$ 7,120	$ 4,184	$ 4,040	$ 2,918	20.
21,930	59,958	17,676	25,579	17,237	21.
25,386	67,078	21,860	29,619	20,155	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	2,785	—	26.
—	—	—	—	—	27.
—	—	—	—	9	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
350	298	409	361	166	32.
$25,736	$67,376	$22,269	$32,765	$20,330	33.
$ —	$ —	$ —	$ —	$ —	34.
183	1,076	300	331	500	35.
365	1,666	300	904	500	36.
1,649	3,859	1,549	977	477	37.
$ 2,197	$ 6,601	$ 2,149	$ 2,212	$ 1,477	38.
$27,933	$73,977	$24,418	$34,977	$21,807	39.

REPORT OF CONDITION

	B-968 *VIRGINIA COMMUNITY BANK LOUISA 3 OFFICES	B-821 PEOPLES BANK OF NELSON LOVINGSTON 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 1,570	$ 1,748
2. a. Noninterest-bearing balances currency and coin	1,320	1,748
3. b. Interest-bearing balances	250	—
4. Securities	2,123	6,098
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	2,391	3,319
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	16,037	16,952
8. b. LESS: Allowance for loan and lease losses	116	176
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$15,921	$16,776
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	888	462
13. Other real estate owned	65	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	330	315
18. TOTAL ASSETS	$23,288	$28,718
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 4,036	$ 4,359
21. (2) Interest-bearing	17,485	21,174
22. In domestic offices	$21,521	$25,533
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	536
27. Demand notes issued to the U.S. Treasury	—	151
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	187	274
33. TOTAL LIABILITIES	$21,708	$26,494
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	295	520
36. Surplus	380	749
37. Undivided profits and capital reserves	905	955
38. TOTAL EQUITY	$ 1,580	$ 2,224
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$23,288	$28,718

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-890 INDEPENDENT BANK MANASSAS 3 OFFICES	B-991 *SECURITY BANK CORPORATION MANASSAS 1 OFFICE	B-976 THE BANK OF MARION MARION 4 OFFICES	B-899 *PIEDMONT TRUST BANK MARTINSVILLE 8 OFFICES	B-131 *THE BANK OF MCKENNEY, INCORPORATED MCKENNEY 1 OFFICE	
$ 5,105	$ 1,702	$ 4,729	$ 14,377	$ 789	1.
5,105	1,702	3,979	8,393	689	2.
—	—	750	5,984	100	3.
3,503	3,764	26,430	49,508	4,184	4.
1,500	700	325	11,675	600	5.
					6.
46,355	12,060	47,954	219,709	12,871	7.
313	60	332	2,275	257	8.
—	—	—	—	—	9.
$46,042	$12,000	$47,622	$217,434	$12,614	10.
—	—	—	—	—	11.
1,772	1,954	1,426	3,151	269	12.
—	—	—	62	217	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
480	232	1,430	3,346	503	17.
$58,402	$20,352	$81,962	$299,553	$19,176	18.
					19.
$18,354	$ 3,898	$ 9,401	$ 32,771	$ 2,251	20.
35,162	$12,745	64,629	222,056	15,189	21.
$53,516	$16,643	$74,030	$254,827	$17,440	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	14,101	—	26.
—	—	—	6,042	—	27.
—	—	—	18	—	28.
—	—	—	12	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
509	38	878	3,118	176	32.
$54,025	$16,681	$74,908	$278,118	$17,616	33.
$ —	$ —	$ —	$ —	$ —	34.
1,000	1,869	1,000	3,690	25	35.
1,793	1,404	500	2,000	360	36.
1,584	398	5,554	15,745	1,175	37.
$ 4,377	$ 3,671	$ 7,054	$ 21,435	$ 1,560	38.
$58,402	$20,352	$81,962	$299,553	$19,176	39.

REPORT OF CONDITION

	B-708	B-1010
	*FIRST AMERICAN BANK OF VIRGINIA	*HERITAGE BANK OF NORTHERN VIRGINIA
	MCLEAN	MCLEAN
	103 OFFICES	1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 308,518	$ 1,279
2. a. Noninterest-bearing balances currency and coin	308,518	1,279
3. b. Interest-bearing balances	—	—
4. Securities	606,140	970
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	11,000	5,950
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	2,132,281	9,251
8. b. LESS: Allowance for loan and lease losses	16,298	—
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$2,115,983	9,251
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	74,831	130
13. Other real estate owned	82	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	6,340	—
17. Other assets	47,896	77
18. TOTAL ASSETS	$3,170,790	$17,657
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 612,880	$ 3,174
21. (2) Interest-bearing	2,026,912	11,443
22. In domestic offices	$2,639,792	$14,617
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	306,836	—
27. Demand notes issued to the U.S. Treasury	13,968	—
28. Other borrowed money	1,120	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	1,500	—
32. Other liabilities	20,688	40
33. TOTAL LIABILITIES	$2,983,904	$14,657
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	41,621	1,500
36. Surplus	29,474	1,500
37. Undivided profits and capital reserves	115,791	—
38. TOTAL EQUITY	$ 186,886	3,000
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$3,170,790	$17,657

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-134	B-384	B-443	B-725	B-762	
FIRST AND CITIZENS BANK	*PEOPLES BANK OF MONTROSS	*THE FARMERS & MERCHANTS BANK OF CRAIG COUNTY	*AMERICAN BANK	*BANK OF THE COMMONWEALTH	
MONTEREY	MONTROSS	NEW CASTLE	NEWPORT NEWS	NORFOLK	
1 OFFICE	1 OFFICE	1 OFFICE	3 OFFICES	6 OFFICES	
$ 707	$ 1,177	$ 1,514	$ 2,607	$ 3,326	1.
707	924	765	2,407	3,326	2.
—	253	749	200	—	3.
12,897	12,145	5,191	2,296	6,577	4.
500	425	350	1,550	2,060	5
					6.
10,496	21,856	9,019	17,037	37,077	7.
109	212	110	203	260	8.
—	—	—	—	—	9.
10,387	21,644	8,909	16,834	36,817	10.
—	—	—	—	—	11.
147	863	124	762	1,819	12.
—	—	—	146	41	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
381	553	221	261	704	17.
$25,019	$36,807	$16,309	$24,456	$51,344	18.
					19.
$ 3,135	$ 4,115	$ 1,302	$ 5,132	$ 6,930	20.
17,948	29,168	13,482	17,061	39,507	21.
$21,083	$33,283	$14,784	$22,193	$46,437	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	—	—	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	—	53	648	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
163	399	58	157	435	32.
$21,246	$33,682	$14,842	$22,403	$47,520	33.
$ —	$ —	$ —	$ —	$ —	34.
60	129	150	498	1,237	35.
150	742	230	1,101	1,332	36.
3,563	2,254	1,087	454	1,255	37.
3,773	3,125	1,467	2,053	3,824	38.
$25,019	$36,807	$16,309	$24,456	$51,344	39.

REPORT OF CONDITION

	B-971 *FIRST VIRGINIA BANK OF TIDEWATER NORFOLK 38 OFFICES	B-947 *HERITAGE BANK & TRUST NORFOLK 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 28,694	$ 2,728
2. a. Noninterest-bearing balances currency and coin	28,694	2,728
3. b. Interest-bearing balances	—	—
4. Securities	82,742	6,451
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	8,458
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	251,034	39,819
8. b. LESS: Allowance for loan and lease losses	3,053	278
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$247,981	$39,541
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	10,024	921
13. Other real estate owned	140	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	3,726	543
18. TOTAL ASSETS	$373,307	$58,642
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 79,383	$ 8,767
21. (2) Interest-bearing	261,132	45,259
22. In domestic offices	$340,515	$54,026
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,513	—
27. Demand notes issued to the U.S. Treasury	—	91
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	2,501	520
33. TOTAL LIABILITIES	$344,529	$54,637
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	9,500	1,000
36. Surplus	5,000	1,004
37. Undivided profits and capital reserves	14,278	2,001
38. TOTAL EQUITY	$ 28,778	$ 4,005
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$373,307	$58,642

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-274 FARMERS & MERCHANTS BANK–EASTERN SHORE ONLEY	B-900 *FARMERS AND MINERS BANK OF LEE COUNTY PENNINGTON GAP	B-164 LEE BANK & TRUST COMPANY PENNINGTON GAP	B-964 *THE COMMUNITY BANK PETERSBURG	B-368 *THE BANK OF CHARLOTTE COUNTY PHENIX	
4 OFFICES	3 OFFICES	5 OFFICES	6 OFFICES	3 OFFICES	
$ 4,640	$10,051	$ 6,407	$ 2,940	$ 1,688	1.
4,640	1,496	2,619	2,940	1,218	2.
—	8,555	3,788	—	470	3.
31,986	6,317	34,611	2,153	7,386	4.
—	630	6,400	—	100	5.
					6.
65,787	13,489	18,834	25,203	22,002	7.
550	227	200	204	210	8.
—	—	—	—	—	9.
$ 65,237	$13,262	$18,634	$24,999	$21,792	10.
—	—	—	—	—	11.
2,702	951	804	1,044	468	12.
300	25	90	—	35	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
1,313	407	1,053	359	504	17.
$106,178	$31,643	$67,999	$31,495	$31,973	18.
					19.
$ 13,787	$ 3,835	$ 7,363	$ 6,909	$ 3,190	20.
81,049	25,178	52,950	21,556	26,106	21.
$ 94,836	$29,013	$60,313	$28,465	$29,296	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	334	—	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
1,024	284	853	335	295	32.
$ 95,860	$29,297	$61,165	$29,134	$29,591	33.
$ —	$ —	$ —	$ —	$ —	34.
900	500	200	617	150	35.
1,200	500	500	617	529	36.
8,218	1,346	6,133	1,127	1,703	37.
$ 10,318	$ 2,346	$ 6,833	$ 2,361	$ 2,382	38.
$106,178	$31,643	$67,999	$31,495	$31,973	39.

REPORT OF CONDITION

	B-979 *COMMUNITY TRUST BANK PORTSMOUTH 1 OFFICE	B-995 *CENTRAL VIRGINIA BANK POWHATAN 2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,801	$ 1,455
2. a. Noninterest-bearing balances currency and coin	718	1,455
3. b. Interest-bearing balances	2,083	—
4. Securities	2,500	6,742
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	3,751
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	16,304	28,858
8. b. LESS: Allowance for loan and lease losses	147	304
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$16,157	$28,554
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	373	898
13. Other real estate owned	—	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	29	—
17. Other assets	311	390
18. TOTAL ASSETS	$22,171	$41,790
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 1,703	$ 4,843
21. (2) Interest-bearing	16,867	33,090
22. In domestic offices	$18,570	$37,933
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,760	—
27. Demand notes issued to the U.S. Treasury	—	148
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	135
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	146	227
33. TOTAL LIABILITIES	$20,476	$38,443
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,108	900
36. Surplus	1,051	497
37. Undivided profits and capital reserves	(464)	1,950
38. TOTAL EQUITY	$ 1,695	$ 3,347
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$22,171	$41,790

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-175 BANK OF ROCKBRIDGE RAPHINE 6 OFFICES	B-374 *STATE BANK OF REMINGTON INCORPORATED REMINGTON 3 OFFICES	B-1001 *THE WASHINGTON BANK RESTON 2 OFFICES	B-1008 *FIRST VIRGINIA BANK–CLINCH VALLEY RICHLANDS 3 OFFICES	B-744 *CENTRAL FIDELITY BANK RICHMOND 150 OFFICES	
$ 1,883	$ 3,227	$ 2,422	$ 2,385	$ 412,443	1.
1,439	2,229	2,422	2,135	297,290	2.
444	998	—	250	115,153	3.
7,222	8,529	1,771	29,252	551,557	4.
1,200	4,520	—	2,205	410,081	5.
					6.
31,507	28,400	35,473	33,698	2,810,875	7.
300	329	348	473	29,639	8.
—	—	—	—	—	9.
$31,207	$28,071	$35,125	$33,225	$2,781,236	10.
—	—	—	—	9,661	11.
778	948	1,403	1,141	103,383	12.
—	—	—	85	996	13.
—	—	—	—	—	14.
—	—	—	—	6,452	15.
—	—	—	—	—	16.
354	624	643	1,132	38,866	17.
$42,644	$45,919	$41,364	$69,425	$4,314,675	18.
					19.
$ 5,323	$ 7,204	$15,510	$11,457	$ 574,217	20.
33,996	34,533	16,272	49,263	2,808,394	21.
$39,319	$41,737	$31,782	$60,720	$3,382,611	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	5,500	—	554,977	26.
—	156	—	—	11,313	27.
—	—	—	—	83,740	28.
—	—	—	—	11,610	29.
—	—	—	—	6,452	30.
—	—	—	—	—	31.
386	335	470	354	17,515	32.
$39,705	$42,228	$37,752	$61,074	$4,068,218	33.
$ —	$ —	$ —	$ —	$ —	34.
100	814	928	1,600	65,250	35.
500	680	552	1,520	55,600	36.
2,339	2,197	2,132	5,231	125,607	37.
$ 2,939	$ 3,691	$ 3,612	$ 8,351	$ 246,457	38.
$42,644	$45,919	$41,364	$69,425	$4,314,675	39.

REPORT OF CONDITION

	B-185 *CONSOLIDATED BANK AND TRUST COMPANY RICHMOND 3 OFFICES	B-919 *CRESTAR BANK RICHMOND 191 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,893	$ 543,177
2. a. Noninterest-bearing balances currency and coin	2,763	543,177
3. b. Interest-bearing balances	120	—
4. Securities	17,578	1,001,045
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,850	30,819
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	35,832	6,780,105
8. b. LESS: Allowance for loan and lease losses	282	94,441
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$35,550	$6,685,664
11. Assets held in trading accounts	—	4,420
12. Premises and fixed assets (including capitalized leases)	1,020	198,983
13. Other real estate owned	61	3,133
14. Investments in unconsolidated subsidiaries and associated companies	—	8,252
15. Customers' liabilities to this bank on acceptances outstanding	—	37,534
16. Intangible assets	—	11,241
17. Other assets	645	136,407
18. TOTAL ASSETS	$61,587	$8,660,675
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$15,122	$1,419,929
21. (2) Interest-bearing	40,953	5,143,460
22. In domestic offices	$56,075	$6,563,389
23. (1) Noninterest-bearing	—	32
24. (2) Interest-bearing	—	45,709
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ 45,741
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	932,781
27. Demand notes issued to the U.S. Treasury	—	116,133
28. Other borrowed money	—	266,168
29. Mortgage indebtedness and obligations under capitalized leases	—	24,424
30. Bank's liability on acceptances executed and outstanding	—	37,534
31. Notes and debentures subordinated to deposits	—	98,150
32. Other liabilities	449	131,710
33. TOTAL LIABILITIES	$56,524	$8,216,030
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,450	140,000
36. Surplus	1,600	41,725
37. Undivided profits and capital reserves	2,013	262,920
38. TOTAL EQUITY	$ 5,063	$ 444,645
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$61,587	$8,660,675

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-758	B-970	B-997	B-909	B-934	
*FIRST VIRGINIA BANK–COLONIAL	*PEOPLES BANK OF VIRGINIA	*REGENCY BANK	*SIGNET BANK/ VIRGINIA	*THE SUBURBAN BANK, d/b/a F&M BANK	
RICHMOND	RICHMOND	RICHMOND	RICHMOND	RICHMOND	
24 OFFICES	2 OFFICES	1 OFFICE	145 OFFICES	8 OFFICES	
$ 21,000	$ 1,518	$ 1,327	$ 540,378	$ 3,920	1.
21,000	1,518	327	295,938	3,920	2.
—	—	1,000	244,440	—	3.
49,020	4,612	2,186	1,732,224	5,158	4.
9,140	2,000	1,550	441,363	6,480	5.
					6.
151,458	15,092	9,278	4,176,394	38,198	7.
1,822	148	37	64,011	337	8.
—	—	—	—	—	9.
$149,636	$14,944	$ 9,241	$4,112,383	$37,861	10.
—	—	—	32,509	—	11.
8,717	1,200	504	97,188	1,415	12.
—	—	—	1,138	49	13.
—	—	—	—	—	14.
—	—	—	485	—	15.
178	—	—	16,951	—	16.
1,908	263	232	137,831	405	17.
$239,599	$24,537	$15,040	$7,112,450	$55,288	18.
					19.
$ 55,748	$ 5,265	$ 819	$ 658,410	$13,728	20.
159,167	15,624	8,912	4,412,385	36,829	21.
$214,915	$20,890	$ 9,731	$5,070,795	$50,557	22.
—	—	—	—	—	23.
—	—	—	167,700	—	24.
$ —	$ —	$ —	$ 167,700	$ —	25.
4,300	—	363	1,167,837	—	26.
—	—	—	93,555	—	27.
—	—	—	102,381	—	28.
383	126	185	13,326	80	29.
—	—	—	485	—	30.
—	—	—	80,272	—	31.
1,327	159	110	89,973	148	32.
$220,925	$21,175	$10,389	$6,786,324	$50,785	33.
$ —	$ —	$ —	30,000	$ —	34.
8,000	2,038	2,527	75,824	2,101	35.
4,000	1,038	2,510	42,634	2,252	36.
6,674	286	(386)	177,668	150	37.
18,674	3,362	4,651	326,126	4,503	38.
$239,599	$24,537	$15,040	$7,112,450	$55,288	39.

REPORT OF CONDITION

	B-795 *FIRST VIRGINIA BANK–SOUTHWEST ROANOKE 25 OFFICES	B-908 *FIRST VIRGINIA BANK–FRANKLIN COUNTY ROCKY MOUNT 5 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 13,767	$ 2,917
2. a. Noninterest-bearing balances currency and coin	13,767	2,917
3. b. Interest-bearing balances	—	—
4. Securities	63,035	28,499
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	206,401	73,758
8. b. LESS: Allowance for loan and lease losses	2,789	847
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$203,612	$ 72,911
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	5,502	1,139
13. Other real estate owned	153	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	4,750	1,037
18. TOTAL ASSETS	$290,819	$106,503
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 40,511	$ 10,246
21. (2) Interest-bearing	219,900	85,477
22. In domestic offices	$260,411	$ 95,723
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	7,020	1,535
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	61	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	2,782	808
33. TOTAL LIABILITIES	$270,274	$ 98,066
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	5,000	1,600
36. Surplus	4,000	1,200
37. Undivided profits and capital reserves	11,545	5,637
38. TOTAL EQUITY	$ 20,545	$ 8,437
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$290,819	$106,503

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-896	B-985	B-791	B-954	B-983	
*SALEM BANK & TRUST	*BANK OF SHAWSVILLE	*BANK OF ISLE OF WIGHT	*SOUTH BOSTON BANK	*FIRST VIRGINIA BANK–SOUTH HILL	
SALEM	SHAWSVILLE	SMITHFIELD	SOUTH BOSTON	SOUTH HILL	
3 OFFICES	2 OFFICES	1 OFFICE	1 OFFICE	2 OFFICES	
$ 2,472	$ 2,819	$ 1,674	$ 7,732	$ 1,823	1.
2,022	2,120	1,674	1,298	1,723	2.
450	699	—	6,434	100	3.
7,487	12,464	5,812	4,102	21,801	4.
5,410	—	730	—	3,355	5.
					6.
41,654	29,058	14,644	21,964	22,238	7.
544	245	196	78	285	8.
—	—	—	—	—	9.
$41,120	$28,813	$14,448	$21,886	$21,953	10.
—	—	—	—	—	11.
575	906	349	611	616	12.
45	545	185	—	—	13.
—	—	—	172	—	14.
—	—	—	—	—	15.
—	—	—	14	—	16.
645	1,070	177	203	613	17.
$57,754	$46,617	$23,375	$34,720	$50,161	18.
					19.
$ 6,354	$ 2,876	$ 4,002	$ 2,869	$ 7,765	20.
47,123	34,658	17,744	29,185	36,633	21.
$53,477	$37,534	$21,746	$32,054	$44,398	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	5,381	—	—	1,048	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	200	—	40	—	29.
—	—	—	—	—	30.
450	—	—	750	—	31.
313	381	105	206	278	32.
$54,240	$43,496	$21,851	$33,050	$45,724	33.
$ —	$ —	$ —	$ —	$ —	34.
1,183	500	346	770	750	35.
2,058	930	382	598	750	36.
273	1,691	796	302	2,937	37.
$ 3,514	$ 3,121	$ 1,524	$ 1,670	$ 4,437	38.
$57,754	$46,617	$23,375	$34,720	$50,161	39.

REPORT OF CONDITION

	B-212	B-957
	BANK OF SPEEDWELL INCORPORATED	*HALLMARK BANK & TRUST COMPANY
	SPEEDWELL	SPRINGFIELD
	6 OFFICES	2 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 3,420	$ 4,255
2. a. Noninterest-bearing balances currency and coin	3,020	3,573
3. b. Interest-bearing balances	400	682
4. Securities	15,333	6,633
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	3,300	50
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	52,359	35,938
8. b. LESS: Allowance for loan and lease losses	565	260
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$51,794	$35,678
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	1,208	2,007
13. Other real estate owned	9	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	712	547
18. TOTAL ASSETS	$75,776	$49,170
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 8,227	$ 8,763
21. (2) Interest-bearing	59,835	32,666
22. In domestic offices	$68,052	$41,429
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,215	550
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	885	264
33. TOTAL LIABILITIES	$70,162	$42,243
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	200	3,150
36. Surplus	988	3,472
37. Undivided profits and capital reserves	4,426	305
38. TOTAL EQUITY	$ 5,614	$ 6,927
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$75,776	$49,170

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-994	B-422	B-799	B-931	B-731	
*PROSPERITY BANK & TRUST COMPANY	*FIRST VIRGINIA BANK OF AUGUSTA	PLANTERS BANK & TRUST COMPANY OF VIRGINIA	*COMMUNITY BANK & TRUST COMPANY OF VIRGINIA	*BANK OF SUFFOLK	
SPRINGFIELD	STAUNTON	STAUNTON	STERLING	SUFFOLK	
1 OFFICE	6 OFFICES	9 OFFICES	1 OFFICE	4 OFFICES	
$ 1,692	$ 3,204	$ 9,449	$ 3,448	$ 2,716	1.
1,692	3,204	8,949	1,658	2,716	2.
—	—	500	1,790	—	3.
1,468	15,410	64,568	1,637	8,436	4.
150	2,195	—	—	5,800	5.
					6.
17,092	36,821	120,712	21,138	16,659	7.
127	481	1,425	701	100	8.
—	—	—	—	—	9.
$16,965	$36,340	$119,287	$20,437	$16,559	10.
—	—	—	—	—	11.
464	1,238	3,500	1,272	549	12.
—	25	17	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	445	—	—	16.
243	707	2,279	371	320	17.
$20,982	$59,119	$199,545	$27,165	$34,380	18.
					19.
$ 6,468	$10,190	$ 35,357	$ 6,045	$ 7,601	20.
11,699	43,615	145,095	19,688	22,690	21.
$18,167	$53,805	$180,452	$25,733	$30,291	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	445	4,100	85	—	26.
—	—	—	211	—	27.
—	—	—	—	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
83	455	621	247	238	32.
$18,250	$54,705	$185,173	$26,276	$30,529	33.
$ —	$ —	$ —	$ —	$ —	34.
1,508	1,500	5,000	1,558	420	35.
1,000	900	3,554	981	580	36.
224	2,014	5,818	(1,650)	2,851	37.
$ 2,732	$ 4,414	$ 14,372	889	3,851	38.
$20,982	$59,119	$199,545	$27,165	$34,380	39.

REPORT OF CONDITION

	B-600 BANK OF ESSEX TAPPA-HANNOCK 2 OFFICES	B-297 *SOUTHSIDE BANK TAPPA-HANNOCK 3 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 2,129	$ 2,763
2. a. Noninterest-bearing balances currency and coin	1,774	2,763
3. b. Interest-bearing balances	355	—
4. Securities	8,974	22,019
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,500	2,800
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	25,044	51,540
8. b. LESS: Allowance for loan and lease losses	247	550
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$24,797	$50,990
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	810	1,333
13. Other real estate owned	—	13
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	614	906
18. TOTAL ASSETS	$38,824	$80,824
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 5,148	$ 8,822
21. (2) Interest-bearing	29,964	63,587
22. In domestic offices	$35,112	$72,409
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	—
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	447
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	216	1,138
33. TOTAL LIABILITIES	$35,328	$73,994
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	450	1,200
36. Surplus	300	1,213
37. Undivided profits and capital reserves	2,746	4,417
38. TOTAL EQUITY	$ 3,496	$ 6,830
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$38,824	$80,824

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-224	B-920	B-959	B-939	B-952	
*BANK OF TAZEWELL COUNTY	*CITIZENS BANK OF TAZEWELL	*FARMERS & MERCHANTS BANK	*THE BUSINESS BANK	*SAILORS AND MERCHANTS BANK AND TRUST	
TAZEWELL	TAZEWELL	TIMBERVILLE	VIENNA	VIENNA	
6 OFFICES	1 OFFICE	3 OFFICES	1 OFFICE	1 OFFICE	
$ 6,382	$ 2,842	$ 3,522	$ 9,653	$ 1,333	1.
3,803	921	1,914	9,648	1,301	2.
2,579	1,921	1,608	5	32	3.
68,798	4,183	16,637	343	5,301	4.
12,525	1,015	2,170	5,274	—	5.
					6.
36,257	9,223	43,528	40,408	20,349	7.
456	111	419	524	183	8.
—	—	—	—	—	9.
$ 35,801	$ 9,112	$43,109	$39,884	$20,166	10.
—	—	—	—	—	11.
1,134	780	733	2,498	918	12.
114	—	—	—	—	13.
—	—	—	1,209	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
1,588	215	587	2,497	432	17.
$126,342	$18,147	$66,758	$61,358	$28,150	18.
					19.
$ 14,578	$ 2,054	$ 9,388	$22,325	$ 5,941	20.
95,379	14,104	51,878	28,876	19,878	21.
$109,957	$16,158	$61,266	$51,201	$25,819	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
—	—	—	—	—	26.
759	—	675	—	—	27.
—	—	—	959	—	28.
—	—	—	—	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
1,088	122	580	1,683	122	32.
$111,804	$16,280	$62,521	$53,843	$25,941	33.
$ —	$ —	$ —	$ —	$ —	34.
520	750	500	3,709	1,375	35.
1,483	750	100	1,006	688	36.
12,535	367	3,637	2,800	146	37.
$ 14,538	$ 1,867	$ 4,237	$ 7,515	$ 2,209	38.
$126,342	$18,147	$66,758	$61,358	$28,150	39.

REPORT OF CONDITION

	B-982 *COASTAL VIRGINIA BANK VIRGINIA BEACH 1 OFFICE	B-882 COMMERCE BANK VIRGINIA BEACH 15 OFFICES
ASSETS		
1. Cash and balances due from depository institutions	$ 690	$ 12,186
2. a. Noninterest-bearing balances currency and coin	591	9,188
3. b. Interest-bearing balances	99	2,998
4. Securities	347	17,491
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,000	3,600
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	7,425	149,668
8. b. LESS: Allowance for loan and lease losses	73	1,331
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$ 7,352	$148,337
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	564	7,220
13. Other real estate owned	—	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	4	—
17. Other assets	139	2,486
18. TOTAL ASSETS	$10,096	$191,320
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 1,220	$ 37,116
21. (2) Interest-bearing	5,783	135,027
22. In domestic offices	$ 7,003	$172,143
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	—	1,475
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	(114)	1,302
33. TOTAL LIABILITIES	$ 6,889	$174,920
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,712	3,522
36. Surplus	1,657	11,256
37. Undivided profits and capital reserves	(162)	1,622
38. TOTAL EQUITY	$ 3,207	$ 16,400
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$10,096	$191,320

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-980	B-978	B-233	B-969	B-234	
*PRINCESS ANNE COMMERCIAL BANK VIRGINIA BEACH	*THE BANK OF TIDEWATER VIRGINIA BEACH	THE BANK OF SUSSEX AND SURRY WAKEFIELD	*NORTHERN NECK STATE BANK WARSAW	*THE BANK OF WAVERLY WAVERLY	
2 OFFICES	3 OFFICES	2 OFFICES	2 OFFICES	3 OFFICES	
$ 3,857	$ 3,134	$ 2,317	$ 2,459	$ 3,603	1.
3,857	3,134	1,667	2,359	3,203	2.
—	—	650	100	400	3.
1,090	3,717	13,971	16,174	21,106	4.
3,875	2,760	3,725	2,050	2,900	5.
					6.
24,254	40,058	19,410	48,690	19,322	7.
291	401	190	525	212	8.
—	—	—	—	—	9.
$23,963	$39,667	$19,220	$48,165	$19,110	10.
—	—	—	—	—	11.
486	3,260	509	879	572	12.
—	76	3	—	—	13.
—	—	—	—	—	14.
—	—	—	—	—	15.
—	—	—	—	—	16.
309	812	649	714	791	17.
$33,580	$53,426	$40,394	$70,441	$48,082	18.
					19.
$ 8,012	$10,320	$ 4,559	$ 6,858	$ 7,798	20.
19,340	35,278	29,996	55,916	32,164	21.
$27,352	$45,598	$34,555	$62,774	$39,962	22.
—	—	—	—	—	23.
—	—	—	—	—	24.
$ —	$ —	$ —	$ —	$ —	25.
2,918	—	—	—	—	26.
—	—	—	—	—	27.
—	—	—	—	—	28.
—	—	—	150	—	29.
—	—	—	—	—	30.
—	—	—	—	—	31.
303	473	330	448	460	32.
$30,573	$46,071	$34,895	$63,372	$40,422	33.
$ —	$ —	$ —	$ —	$ —	34.
1,457	3,055	400	849	2,500	35.
1,456	4,061	1,000	583	500	36.
94	239	4,099	5,637	4,660	37.
$ 3,007	$ 7,355	$ 5,499	$ 7,069	$ 7,660	38.
$33,580	$53,426	$40,394	$70,441	$48,082	39.

REPORT OF CONDITION

	B-609 CITIZENS AND FARMERS BANK WEST POINT 5 OFFICES	B-481 FARMERS BANK WINDSOR, VIRGINIA WINDSOR 1 OFFICE
ASSETS		
1. Cash and balances due from depository institutions	$ 6,175	$ 2,417
2. a. Noninterest-bearing balances currency and coin	5,975	2,317
3. b. Interest-bearing balances	200	100
4. Securities	40,048	9,456
5. Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,660	1,900
6. Loans and lease financing receivables:		
7. a. Loans and leases, net of unearned income	79,311	32,695
8. b. LESS: Allowance for loan and lease losses	453	163
9. c. LESS: Allocated transfer risk reserve	—	—
10. d. Loans and leases, net of unearned income and allowance for losses	$ 78,858	$32,532
11. Assets held in trading accounts	—	—
12. Premises and fixed assets (including capitalized leases)	2,228	147
13. Other real estate owned	—	—
14. Investments in unconsolidated subsidiaries and associated companies	—	—
15. Customers' liabilities to this bank on acceptances outstanding	—	—
16. Intangible assets	—	—
17. Other assets	1,720	672
18. TOTAL ASSETS	$130,689	$47,124
LIABILITIES		
19. Deposits		
20. (1) Noninterest-bearing	$ 16,263	$ 6,573
21. (2) Interest-bearing	96,326	31,580
22. In domestic offices	$112,589	$38,153
23. (1) Noninterest-bearing	—	—
24. (2) Interest-bearing	—	—
25. In foreign offices, Edge and Agreement subsidiaries, and IBF's	$ —	$ —
26. Federal funds purchased and securities sold under agreement to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries, and in IBF's	1,992	—
27. Demand notes issued to the U.S. Treasury	—	—
28. Other borrowed money	—	—
29. Mortgage indebtedness and obligations under capitalized leases	—	—
30. Bank's liability on acceptances executed and outstanding	—	—
31. Notes and debentures subordinated to deposits	—	—
32. Other liabilities	1,402	329
33. TOTAL LIABILITIES	$115,983	$38,482
EQUITY CAPITAL		
34. Perpetual preferred stock	$ —	$ —
35. Common stock	1,363	400
36. Surplus	359	2,000
37. Undivided profits and capital reserves	12,984	6,242
38. TOTAL EQUITY	$ 14,706	$ 8,642
39. TOTAL LIABILITIES AND EQUITY CAPITAL	$130,689	$47,124

*Member of Federal Reserve System

DECEMBER 31, 1987 (IN THOUSANDS OF DOLLARS)

B-945 *FIRST COMMON-WEALTH BANK WISE	B-911 *FIRST VIRGINIA BANK–SHENANDOAH VALLEY WOODSTOCK	
1 OFFICE	9 OFFICES	
$ 2,451	$ 9,993	1.
1,751	9,993	2.
700	—	3.
11,973	33,263	4.
2,905	—	5.
		6.
13,495	93,553	7.
271	1,045	8.
—	—	9.
$13,224	$ 92,508	10.
—	—	11.
755	1,852	12.
—	—	13.
—	—	14.
—	—	15.
—	—	16.
325	1,356	17.
$31,633	$138,972	18.
		19.
$ 4,668	$ 20,992	20.
22,714	102,874	21.
$27,382	$123,866	22.
—	—	23.
—	—	24.
$ —	$ —	25.
—	3,578	26.
—	—	27.
—	—	28.
—	—	29.
—	—	30.
—	—	31.
195	1,478	32.
$27,577	$128,922	33.
$ —	$ —	34.
1,450	2,030	35.
1,450	1,596	36.
1,156	6,424	37.
$ 4,056	$ 10,050	38.
$31,633	$138,972	39.

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

* Albemarle Bank and Trust Company
d/b/a F&M Bank—Charlottesville
1425 Seminole Trail
Charlottesville 22901 (Albemarle County)
C.E.O.—Wayne L. Turner, Chairman of the Board
Cashier—W. K. King
Brs: Albemarle County—
Valley Street, Scottsville
2208 Ivy Road

American Bank
3301–03 Washington Avenue
Newport News 23607
C.E.O.—Paul K. Paulk, President
Cashier—V. S. Knox
Brs: City of Newport News—
2600 Jefferson Avenue
12464 Warwick Boulevard

* Arlington Bank
1550 Wilson Boulevard
Arlington 22209 (Arlington County)
C.E.O.—Bernard H. Clineburg, President
Cashier—S. M. Rutherford
Br: Arlington County—
4233 Wilson Boulevard

Bank of Alexandria, The
1717 King Street
Alexandria 22314
C.E.O.—J. D. Holden, President
Cashier—J. R. Lucas, Jr.
Br: City of Alexandria—
507 King Street

Bank of Buchanan
Main Street
P.O. Box 339
Buchanan 24066 (Botetourt County)
C.E.O.—H. W. Steger, III, President
Cashier—J. G. Lipes

* Bank of Carroll
410 Main Street
Post Office Box 699
Hillsville 24343 (Carroll County)
C.E.O.—J. W. Sutherland, President
Cashier—Betty Slone
Brs: City of Galax—
1100 East Stuart Drive
Carroll County—
U.S. Highway 52 & State Route 927, Cana
Southwest corner of Stuart and Meadowview Drives, Hillsville

Bank of Charlotte County, The
Berkley & Charlotte Streets
P.O. Box 336
Phenix 23959 (Charlotte County)
C.E.O.—B. A. Howard, President
Cashier—R. D. Sublett
Brs: Charlotte County—
Main Street, Charlotte Courthouse
26 King Street, Keysville

* Bank of Clarke County
2 East Main Street
P.O. Box 391
Berryville 22611 (Clarke County)
C.E.O.—L. M. Ewing, President
Cashier—C. C. Wisecarver
Br: Clarke County—
Boyce

Bank of the Commonwealth
403 Boush Street
Norfolk 23510
C.E.O.—E. J. Woodard, Jr., President
Cashier—E. J. Whitehurst
Brs: City of Norfolk—
201 South Granby Mall
4101 Granby Street
City of Virginia Beach—
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Bank of Essex
Prince Street
P.O. Box 965
Tappahannock 22560 (Essex County)
C.E.O.—Earl R. Johnson, Jr., President
Cashier—G. E. Powell, Jr.
Br: Essex County—
U.S. Routes 17 & 360,
Rappahannock Shopping Center,
Tappahannock

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090 (Botetourt County)
C.E.O.—John F. Kilby, Ex. V.P.
Cashier—J. R. Craft
Br: Botetourt County—
U.S. Route 220, South, Daleville

Bank of Floyd, The
Main Street
P.O. Box 215
Floyd 24091 (Floyd County)
C.E.O.—B. W. Thompson, Ex. V.P.
Cashier—G. A. Owen, Jr.

Bank of Franklin, The
100 East Fourth Avenue
P.O. Box 594
Franklin 23851
C.E.O.—J. R. Bryant, President
Cashier—J. R. Bryant
Brs: City of Franklin—
201 North College Drive
Isle of Wight County—
Airway Shopping Center, U.S. Highway 58, East

ALPHABETICAL LISTING BY NAME OF STATE BANKS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1987

Bank of Hampton Roads
201 Volvo Parkway
Chesapeake 23320
C.E.O.—Jack W. Gibson, President
Treasurer—Linwood L. Nelms, Jr.

Bank of Isle of Wight
1803 South Church Street
P.O. Box 429
Smithfield 23430 (Isle of Wight County)
C.E.O.—R. E. Spencer, Jr., President
Cashier—F. E. Wilkins

* Bank of Lancaster
100 South Main Street
P.O. Box 1869
Kilmarnock 22482 (Lancaster County)
C.E.O.—R. M. Falls, President
Cashier—J. B. Shearin, Jr.

* Bank of Marion, The
102 West Main Street
Marion 24354 (Smyth County)
C.E.O.—W. D. Smith, President
Cashier—H. L. Blevins, Jr.
Brs: Smyth County—
1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion
Parcel "E", U.S. Highway 11, Chilhowie

Bank of McKenney, Incorporated, The
P.O. Box 370
McKenney 23872 (Dinwiddie County)
C.E.O.—C. E. Jones, President
Cashier—C. F. Baskerville, III

Bank of Northumberland, Incorporated
P.O. Box 9
Heathsville 22473 (Northumberland County)
C.E.O.—R. L. Covington, President
Cashier—J. C. Sampson
Brs: Northumberland County—
U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess

Bank of Rockbridge
Post Office Box 5
Raphine 24472 (Rockbridge County)
C.E.O.—W. L. Tucker, III, President
Cashier—M. F. Chittun
Brs: City of Buena Vista—
1002 Magnolia Avenue
Augusta County—
U.S. Route 11, Greenville
Rockbridge County—
State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11 North

Bank of Shawsville
Route 460, P.O. Box 67
Shawsville 24162 (Montgomery County)
C.E.O.—J. E. Pearman, Jr., President
Cashier—A. T. Harless
Br: City of Salem—
West Main Street and Kessling Avenue

Bank of Southside Virginia, The
State Route 618
P.O. Box 392
Carson 23830 (Dinwiddie County)
C.E.O.—J. H. Clements, Chairman/ President
Cashier—C. C. Chappell
Brs: City of Petersburg—
2703 South Crater Road
Dinwiddie County—
U.S. Route 1 & State Route 226, Dinwiddie
Greensville County—
U.S. Route 58 & Secondary Highway 686
Prince George County—
Prince George
Sussex County—
Jarratt
Stony Creek

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374 (Wythe County)
C.E.O.—Charles C. Henley, President
Cashier—B. R. Dixon
Brs: Pulaski County—
1105 Bob White Boulevard, Pulaski
Wythe County—
Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

* Bank of Suffolk
101 East Washington Street
Suffolk 23434
C.E.O.—R. H. Braford, President
Cashier—B. I. Wainwright, Jr.
Brs: City of Suffolk—
1000 North Main Street
1608 Holland Road
625 East Washington Street

Bank of Sussex and Surry, The
Railroad Avenue
P.O. Box 10
Wakefield 23888 (Sussex County)
C.E.O.—D. E. Brittle
Cashier—D. E. Brittle
Br: Southampton County—
Main Street, Ivor

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

* Bank of Tazewell County
306 East Main Street
P.O. Box 687
Tazewell 24651 (Tazewell County)
C.E.O.—R. E. Dodson, President
Cashier—A. A. Crouse
Brs: Tazewell County—
511 Virginia Avenue, Bluefield
2070 Leatherwood Lane, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Bank of Tidewater, The
1548 Laskin Road
Virginia Beach 23451
C.E.O.—J. B. Harrison, Jr., Chairman
Cashier—E. A. Duke
Brs: City of Virginia Beach—
5225 Providence Road
713 Independence Boulevard, Giant Square Shopping Center

Bank of Waverly, The
Main and Bank Streets
P.O. Box 47
Waverly 23890 (Sussex County)
C.E.O.—G. T. McCall, Ex. V.P.
Cashier—O. L. Staples, Jr.
Brs: Sussex County—
State Routes 735 & 634, Sussex
Bank Street,-Waverly (D-I)

Big Stone Gap Bank and Trust Company
621 Wood Avenue, East
Big Stone Gap 24219 (Wise County)
C.E.O.—Kenneth L. Crank, Ex. V.P.
Cashier—Kenneth L. Crank (Acting)

Blue Grass Valley Bank, The
6 Main Street
P.O. Box 6
Blue Grass 24413 (Highland County)
C.E.O.—O. R. Sponaugle, Ex. V.P.
Cashier—J. L. Schooler

Blue Ridge Bank
213 North Locust Street
P.O. Box 139
Floyd 24091 (Floyd County)
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—C. P. Kessler
Br: Montgomery County—
200 College Street, N.W., Christiansburg

* Burke & Herbert Bank & Trust Company
100 South Fairfax Street
P.O. Box 268
Alexandria 22313
C.E.O.—C. S. T. Burke, Jr., President
Cashier—C. K. Collum, Jr.
Brs: City of Alexandria—
306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street
Arlington County—
500 South 23rd Street
Fairfax County—
5731 Telegraph Road
8736–38 Cooper Road

* Business Bank, The
8399 Leesburg Pike
Vienna 22180 (Fairfax County)
C.E.O.—Sheri VanVranken, President
Cashier—S. A. Stakes

* Central Fidelity Bank
Central Fidelity Bank Building
James Center
1210 East Cary Street
Richmond 23219
C.E.O.—C. L. Saine, Chairman
Secretary—W. N. Stoyko
Brs: City of Alexandria—
1101 King Street
Transpotomac Canan Center, 11 Canal Center, Suite 101 & 103
City of Bedford—
130 West Main Street
City of Buena Vista—
2101 Forest Avenue
City of Charlottesville—
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29
City of Chesapeake—
1064 George Washington Highway
City of Colonial Heights—
1603 Boulevard
3002 Boulevard
City of Emporia—
401 South Main Street
642 South Main Street
524 North Main Street
City of Fredericksburg—
614 Princess Anne Avenue
325 Jefferson Davis Highway
City of Hampton—
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard
City of Hopewell—
Cavalier Square Shopping Center
City of Lynchburg—
828 Main Street
7113 Timberlake Road
#1650 General Electric Company, #1 Mountain View Road
4925 Boonsboro Road

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Central Fidelity Bank (Cont.)
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road
City of Manassas—
9210 Church Street
8441 Sudley Road
City of Newport News—
600 Thimble Shoals Boulevard
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
City of Norfolk—
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive and Main Street
City of Petersburg—
144 North Sycamore Street
2128 South Crater Road
City of Poquoson—
2 Little Florida Road
City of Portsmouth—
High and Crawford Streets
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard
City of Richmond—
1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
219 East Broad Street
8101 Brook Road
City of Roanoke—
111 Franklin Road
3565 Orange Avenue
City of Suffolk—
201 North Main Street
907 West Washington Street
City of Virginia Beach—
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1612 Independence Boulevard
125 Independence Boulevard
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
2129 General Booth Boulevard
1832 Kempsville Road
City of Williamsburg—
1006 Richmond Road

Accomack County—
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley
Albemarle County—
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. Route 29, N.
Amelia County—
20 Washington Avenue, Amelia
Amherst County—
617 Main Street, Amherst
Route 29, North, Madison Heights
Appomattox County—
Corner of Moses Street and Court Streets, Appomattox
Arlington County—
2026 Wilson Boulevard
1901 North Moore Street
Bedford County—
Corner of State Routes 122 & 24
Botetourt County—
Main & Water Streets, Buchanan
Mountain View Shopping Plaza, U.S. Route 11, Troutville
Campbell County—
600 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road
Charlotte County—
Main Street, Drakes Branch
Chesterfield County—
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
Culpeper County—
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
Fairfax County—
Tyson's Corner, 8117 Leesburg Pike, Vienna
5802 Columbia Pike
9516 Old Keene Mill Road, Burke
14000 Sulleyfield Circle, Chantilly
12218 Leesburg Pike, Herndon
501 Elden Street, Herndon
2374 Hunters Wood Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
2903 Gallows Road
7644 Richmond Highway
5163 Leesburg Pike
3050 Chainbridge Road
6020 Richmond Highway

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Central Fidelity Bank (Cont.)
Halifax County—
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax
Hanover County—
Brandy Hill Plaza, 6549 Mechanicsville Pike
Henrico County—
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
7101 West Broad Street Road
109 East Nine Mile Road
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
5001 Nine Mile Road
12410 Gayton Road
Lunenburg County—
Sixth and Broad Streets, Kenbridge
Mecklenburg County—
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville
Montgomery County—
2105 Roanoke Street, Christiansburg
4 East Main Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
215 North Main Street, Blacksburg
Nelson County—
Routes 151 & 634, Nellysford
Nottoway County—
200 South Main Street, Blackstone
Pittsylvania County—
2 North Main Street, Chatham
Prince Edward County—
127 North Main Street, Farmville
Prince William County—
2201 Old Bridge Road
Roanoke County—
4110 Brambleton Avenue, S.W.
Rockbridge County—
Route 130 & State Route 759, Natural Bridge Station
Smyth County—
Route 11 & State Route 107, Chilhowie
Spotsylvania County—
4230 Plank Road
Sussex County—
U.S. Route 301 & State Route 139
Washington County—
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon
York County—
U.S. Route 17, York Square Shopping Center, Grafton

EFT: City of Charlottesville—
Angus Road & U.S. Route 29, North
City of Fredericksburg—
1023 Leavells Road
City of Lynchburg—
2304 Langhorn Road
3225 Old Forest Road
7113 Timberlake Road
City of Richmond—
5803 Grove Avenue
415 Belt Boulevard
Amherst County
U.S. Route 29, North, Madison Heights
Chesterfield County—
11124 Midlothian Turnpike
Culpeper County
307 Southgate Shopping Center
Fairfax County—
2374 Hunters Wood Plaza, Reston
501 Elden Street, Herndon
Henrico County—
5100 Meadowood Square Shopping Center
9000 Patterson Avenue
5001 Nine Mile Road
Montgomery County—
Virginia Tech Bookstore, Blacksburg
Prince William County—
8385 Sudley Road

* Central Virginia Bank
U.S. Route 60
P.O. Box 39
Powhatan 23139 (Powhatan County)
C.E.O.—R. L. Lyons, President
Cashier—F. W. Kidd
Br: Cumberland County—
Intersection of State Route 45 & 649, Cartersville

Chesapeake Bank & Trust
672 Battlefield Boulevard, North
P.O. Box 1848
Chesapeake 23320
C.E.O.—J. M. Fail, President
Cashier—B. S. Scheepers
Brs: City of Chesapeake—
1001 Poindexter Street
601 Battlefield Boulevard, South
Battlefield Professional Park, 109 Wimbledon Square
1080 George Washington Highway
City of Portsmouth—
1000 Airline Boulevard
444 Crawford Street
4940 West Norfolk Road

Citizens Bank of Tazewell
643 East Riverside Drive
P.O. Box 628
Tazewell 24651 (Tazewell County)
C.E.O.—Monte Rife, V.P.
Cashier—M. R. Laxton

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Citizens Bank and Trust Company
126 South Main Street
P.O. Box 386
Blackstone 23824 (Nottoway County)
C.E.O.—J. A. Wilson, Jr., President
Cashier—C. B. Cordle, Jr.
Brs: Nottoway County—
101 North Main Street, Blackstone (D-I)
210 Carter Street, Crewe
Agnew Street & Namozine Avenue, Burkeville

* Citizens and Farmers Bank
8th & Main Streets
P.O. Box 391
West Point 23181 (King William County)
C.E.O.—W. T. Robinson, Chairman
Cashier—D. V. Alga
Brs: James City County—
U.S. Route 60 & State Route 607
King William County—
14th & Main Streets, West Point
New Kent County—
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton
EFT: King William County—
19th Street & King William Avenue, West Point

Coastal Virginia Bank
5402 Indian River Road
Suite 201
Virginia Beach 23464
C.E.O.—Jack D. Bowers, President
Operations Officer—P. C. Larson

* Commerce Bank
3450 Pacific Avenue
Virginia Beach 23451
C.E.O.—G. R. Aston, Jr., President
Cashier—G. T. McDonald
Brs: City of Chesapeake—
3113 Western Branch Boulevard
814 Greenbrier Circle, Suite L
City of Hampton—
2189 Cunningham Drive
City of Newport News—
610 Thimble Shoals Boulevard, Suite 401
610 Thimble Shoals Boulevard, Suite 201
Outside 610 Thimble Shoals, Boulevard (ND)
City of Norfolk—
150 Boush Street
City of Portsmouth—
3010 Tyre Neck Road
3301 High Street
500 Crawford Street
5515 Portsmouth Boulevard
City of Virginia Beach—
4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Commerce Bank of Henrico
11500 West Broad Street
Richmond 23233 (Henrico County)
C.E.O.—Richard C. Huffman, President
Cashier—Ronald L. Dudley

CommonWealth Bank, The
9310 Midlothian Turnpike
P.O. Box 35036
Richmond 23235-0036 (Chesterfield County)
C.E.O.—James H. Thompson, President
Cashier—Richard E. Mayton, Jr.

Community Bank, The
200 North Sycamore Street
Petersburg 23803
C.E.O.—N. S. Jones, III, President
Cashier—L. M. Umphlett
Brs: City of Colonial Heights—
2000 Snead Avenue
City of Petersburg—
9 West Tabb Street (D-I)
2618 South Crater Road
1104 West Washington Street
Chesterfield County—
Corner of West Hundred Road & Winfree Avenue

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170 (Loudoun County)
C.E.O.—James N. Newsome, President
Cashier—L. T. Richmond

Community Bank of Forest, The
U.S. Route 221 & State Route 666
P.O. Box 195
Forest 24551 (Bedford County)
C.E.O.—J. L. Wynne, President
Operations Officer—T. M. West
Br: Campbell County—
9009 Timberlake Road

* Community Trust Bank
303 County Street
Portsmouth 23704
C.E.O.—Maury W. Cooke, Acting President
Cashier—Curtis Hoscheid, Acting

* Consolidated Bank and Trust Company
320 North First Street
Richmond 23240
C.E.O.—V. W. Henley, President
Treasurer—Carol T. Bryant
Brs: City of Richmond—
1806 Creighton Road
3009 Hull Street Road

County Bank of Chesterfield
10400 Hull Street Road
Midlothian 23113 (Chesterfield County)
C.E.O.—Thomas H. Caffrey, Jr., President
Cashier—Zirkle Blakey, III

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

* Crestar Bank
919 East Main Street
Richmond 23219
C.E.O.—R. G. Tilghman, President
Secretary—J. C. Clark, III
Brs: City of Alexandria—
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
3610-H King Street
City of Charlottesville—
2117 Ivy Road
402 Park Street
City of Chesapeake—
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
1321 Battlefield Boulevard, North
Campostella Corners Shopping Center, Military Highway & Campostella Road
City of Fairfax—
4085 Chain Bridge Road
City of Franklin—
117 West Second Avenue
City of Hampton—
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard
City of Harrisonburg—
180 East Market Street
1300 South Main Street
City of Hopewell—
200–204 North Main Street
City of Lexington—
708 South Main Street
45 South Main Street
City of Lynchburg—
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center
City of Manassas—
Manassas Junction Shopping Center, Centreville Road & Liberia Avenue
City of Martinsville—
134 East Church Street
1105 Spruce Street
902 Bridge Street
City of Newport News—
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard
City of Norfolk—
Five Main Plaza, East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road
City of Petersburg—
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street
City of Portsmouth—
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street
City of Radford—
1100 Norwood Street
1st & Kent Street
City of Richmond—
206 East Main Street
1101 Azalea Avenue
2500 East Broad Street
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
2108 West Laburnum Avenue
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
City of Roanoke—
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.
City of Salem—
1425 West Main Street
City of South Boston—
410 Main Street
City of Staunton—
8–14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street
City of Suffolk—
123 North Main Street
6617 Holland Road

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Crestar Bank (Cont.)
City of Virginia Beach—
3322 Holland Road
Intersection of Lynnhaven Parkway & Frankel Lane
916 South Military Highway
3300 Pacific Avenue
4572–6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
City of Waynesboro—
1100 West Broad Street
City of Williamsburg—
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street
Accomack County—
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter
Albemarle County—
U.S. Route 29, North & Rio Road
Amherst County—
U.S. Route 29, North & Dillard Road, Madison Heights
Arlington County—
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
4601 North Fairfax Drive
Campbell County—
9604 Timberlake Road
Charlotte County—
24–26 King Street, Keysville
Chesterfield County—
10100 Hull Street Road
2065 Huguenot Road
4830 Jefferson Davis Highway
Midlothian Turnpike & Crowder Drive
Bermuda Square Shopping Center, 11551 Jefferson Davis Highway, Chester
Fairfax County—
2000 Huntington Avenue
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
6909 Old Keene Mill Road, Springfield
6686 Franconia Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
12th & Gunston Road, Fort Belvoir
Centennial Park Drive & Sunrise Valley Drive, Reston
3110 Fairview Park Drive
1430 Springhill Road, Tysons Dulles Plaza
Franklin County—
101 South Main Street, Rocky Mount
Gloucester County—
Main Street, Gloucester Courthouse
Gloucester Point
Halifax County—
Seventh Street, Virgilina
4027 Halifax Road, Centreville
Hanover County—
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
U.S. Route 301 & State Route 646
6008 Mechanicsville Pike, Mechanicsville
Henrico County—
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
2694 Williamsburg Road
U.S. Route 1 & Parham Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road
Henry County—
Marshall Way, Fieldale
State Routes 609 & 57, Fieldale
Virginia Avenue & Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 220 & State Route 724, Ridgeway
U.S. Route 58
James City County—
U.S. Route 60 & State Route 614, Lightfoot
Northampton County—
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox
Patrick County—
West Blue Ridge Avenue, Stuart
Pittsylvania County—
Main Street, Gretna
Prince George County—
Fort Lee, Mahone Avenue, Building P-4307 (F)
Prince William County—
4150 Dale Boulevard

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Crestar Bank (Cont.)
Brs: State Route 234, Westgate Shopping Center
U.S. Route 1, Bridgewood Shopping Center, Woodbridge
Pulaski County—
New River Shopping Center
Routes 114 & 600
Roanoke County—
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric Road
Rockbridge County—
U.S. Route 11, North
Rockingham County—
1905 East Market Street
Shenandoah County—
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg
Spotsylvania County—
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary Route 710
York County—
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 & McLaws Circle
EFT: City of Martinsville—
Patrick Henry Mall, East Church Street
K-Mart Shopping Center, U.S. 220, South
247–251 Commonwealth Boulevard

Dickenson-Buchanan Bank
State Route 83, East
P.O. Box BB
Haysi 24256 (Dickenson County)
C.E.O.—G. C. Sutherland, Jr., Ex. V.P.
Cashier—Jerry Sutherland, Jr.
Brs: Buchanan County—
State Routes 80 & 600, Davenport
Dickenson County—
McClure Avenue, Clintwood

Eastville Bank, The
U.S. Route 13
Eastville 23347 (Northampton County)
C.E.O.—R. L. Simpson, Ex. V.P.
Cashier—C. W. Dickinson, IV

Fairfax Bank & Trust Company
4117A Chain Bridge Road
P.O. Box 1087
Fairfax 22030
C.E.O.—C. E. Curtis, President
Cashier—C. E. Curtis
Brs: Fairfax County—
14006 Lee-Jackson Highway, Chantilly
8221 Old Courthouse Road, Vienna

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
P.O. Box 285
Windsor 23487 (Isle of Wight County)
C.E.O.—R. J. Holland, President
Cashier—R. J. Holland, Jr.

* Farmers & Merchants Bank
205 Main Street
P.O. Box F
Timberville 22853 (Rockingham County)
C.E.O.—D. B. Todd, President
Cashier—N. K. Gordon
Brs: Rockingham County—
State Route 259, Broadway
127 Rockingham Street, Elkton

Farmers & Merchants Bank of Craig County, The
306 Main Street
P.O. Box 218
New Castle 24127 (Craig County)
C.E.O.—J. W. Bostic, Jr., Ex. V.P.
Cashier—P. W. Shelton

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13, P.O. Box 623
Onley 23418 (Accomack County)
C.E.O.—H. B. Rew, Jr., President
Cashier—T. D. Duer
Brs: Accomack County—
U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—T. M. Estep, Ex. V.P.
Cashier—D. A. Barnett
Brs: Lee County—
U.S. Route 58 & State Route 673, Rose Hill
U.S. Route 58 & State Route 694

* First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101 (Fairfax County)
C.E.O.—M. L. Drewer, Jr., Chairman of the Board
Cashier—J. G. Manning
Brs: City of Alexandria—
1501 Duke Street
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
City of Chesapeake
1636 South Military Highway
677 North Battlefield Boulevard
City of Fairfax—
4021 University Drive
9840 Main Street
City of Falls Church—
133 South Washington Street
City of Hampton—
1 South Armistead Avenue

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

First American Bank of Virginia (Cont.)
Todds Lane & Big Bethel Road
2050 Coliseum Drive
4812 North Mercury Boulevard
4910 West Mercury Boulevard
30 South Mallory Street
4013 West Mercury Boulevard
City of Harrisonburg—
Warren Campus Center, James Madison University
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
City of Lexington—
22 South Main Street
102 Walker Street
City of Newport News—
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
City of Norfolk—
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets
City of Portsmouth—
3315 High Street
5798 Churchland Boulevard
City of Staunton—
239 North Central Avenue
833 Springhill Road
City of Virginia Beach—
770 Lynnhaven Parkway
1645 Independence Boulevard
304 Kellam Road
3333 Virginia Beach Boulevard
405 Witchduck Road
1201 Lake James Drive
1324 North Great Neck Road
City of Waynesboro—
216 South Wayne Avenue
2701 West Main Street
City of Winchester—
Corner of Pleasant Valley Road & Featherbed Lane
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Arlington County—
Washington National Airport
3149 North Washington Boulevard
5555 Columbia Pike
1930 Jefferson Davis Highway
3500 North Washington Boulevard
1501 Wilson Boulevard
1701 McKinley Road
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
2213 North Glebe Road
1111 Army-Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)
Fairfax County—
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
11944-L Fair Oaks Mall
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
3090 Williams Drive
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.W., Vienna
440 East Maple Avenue, Vienna
5703 Burke Centre Parkway
Centex Building, 11260 Roger Bacon Drive, Reston
10691 Braddock Road, University Mall
13344-A Franklin Farm Road
Frederick County—
U.S. Route 50
Loudoun County—
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 838, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville
110 Harry Flood Byrd Highway, Sterling
Prince William County—
1476 Davis Ford Road, Woodbridge
Rockingham County—
516 North Main Street, Bridgewater
Warren County—
200 Remount Road, Front Royal
York County—
Washington Square Shopping Center, State Route 17 & Dare Road, Grafton
EFT: City of Harrisonburg—
Gibbons Hall, James Madison University

First Bank and Trust Company, The
236 West Main Street
P.O. Box 457
Lebanon 24266 (Russell County)
C.E.O.—W. H. Hayter, Ex. V.P.
Cashier—W. H. Hayter
Br: Washington County—
Intersection of U.S. Highway 19 & Highway 11

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

First and Citizens Bank
P.O. Box 529
Monterey 24465 (Highland County)
C.E.O.—Delbert Rexrode, Jr., V.P.
Cashier—Delbert Rexrode, Jr.

First Commercial Bank
3801 Wilson Boulevard
Arlington 22203 (Arlington County)
C.E.O.—J. B. Brockett, President
Cashier—Mason L. Kimble
Br: Arlington County—
3801 Wilson Boulevard (D-I)

First Commonwealth Bank
204 West Main Street
P.O. Box 150
Wise 24293 (Wise County)
C.E.O.—Sue Ellen Fleming, Ex. V.P.
Cashier—D. K. Price

* First State Bank
201 North Union Street
Danville 24541
C.E.O.—S. L. Jennings, President
Cashier—L. S. Patterson

* First Virginia Bank
6400 Arlington Boulevard
Falls Church 22046 (Fairfax County)
C.E.O.—J. C. O'Donnell, President
Cashier—M. G. Anzilotti
Brs: City of Alexandria—
300 South Washington Street
Van Dorn Plaza Shopping Center,
233 South Van Dorn Street
4999 Seminary Road
City of Fairfax—
10302 Willard Way
City of Falls Church—
191 West Broad Street
City of Fredericksburg—
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
401 Jefferson Davis Highway
City of Manassas—
9100 Center Street
8650 Centreville Road
Arlington County—
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street
Fairfax County—
5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7000 Bland Street, Springfield
6862 Elm Street, McLean
7960 Fort Hunt Road
8650 Richmond Highway
8416 Arlington Boulevard
Braddock & Twinbrook Roads
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7393-A Lee Highway, Falls Church
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke & Burke Lake Roads, Burke
13045 Lee Jackson Memorial Highway, Chantilly
7716 Telegraph Road, Hayfield
9915 Georgetown Pike, Great Falls
11100 South Lakes Drive, Reston
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
1455 Chain Bridge Road, McLean
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2491 Chain Bridge Road, Oakton
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
Old Courthouse Road, Vienna
14175 St. Germain Drive, Centreville
6045-A Burke Parkway, Burke
Fauquier County—
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton
King George County—
Dahlgren
State Routes 3 & 610, King George
Loudoun County—
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg
Northumberland County—
Callao
U.S. Route 360 & State Route 634, Heathsville
Prince William County—
7900 Sudley Road
14901 Washington Street, Haymarket
14000 Jefferson Davis Highway
14500 Smoketown Road, Woodbridge
12429 Hedges Run Drive, Lake Ridge
Spotsylvania County—
2062 Plank Road, Greenbrier Shopping Center

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

First Virginia Bank (Cont.)
137 Spotsylvania Mall
2609 Lafayette Boulevard
Stafford County—
State Route 610 & Brafferton Boulevard
Butler Road & Rodney Lane, Chatham Square Shopping Center
Westmoreland County—
Hague
416 Colonial Avenue, Colonial Beach
EFT: Spotsylvania County—
Spotsylvania Mall

* First Virginia Bank of Augusta
125 N. Central Avenue
Staunton 24401
C.E.O.—M. F. P. Willett, President
Cashier—L. E. Kirtner
Brs: City of Waynesboro—
105 Hopeman Parkway
Augusta County—
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoore Street, Stuarts Draft
1355 Greenville Avenue

* First Virginia Bank—Central
Seminole Square Shopping Center
120 Seminole Court
Post Office Box 7466
Charlottesville 22906 (Albemarle County)
C.E.O.—E. S. Yates, President
Cashier—K. W. Fitchett
Brs: City of Charlottesville—
2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street
Albemarle County—
100 Riverbend Drive
State Route 240, Crozet Shopping Center, Crozet
Culpeper County—
Dominion Square Shopping Center, James Madison Highway & Belle Avenue
Orange County—
235 Madison Road, Orange

First Virginia Bank—Clinch Valley
501 Railroad Avenue
Richlands 24641 (Tazewell County)
C.E.O.—Michael Fircetz, President
Cashier—L. E. Kirtner
Brs: Tazewell County—
U.S. Route 460 & State Route 719, Claypool Hill
U.S. Route 19/460 & State Route 16, Tazewell

* First Virginia Bank—Colonial
700 East Main Street
Richmond 23219
C.E.O.—W. H. McFaddin, President
Cashier—K. W. Fitchett
Brs: City of Colonial Heights—
3209 Boulevard
City of Richmond—
Stoney Point Shopping Center, Huguenot Road
4710 Walmsley Boulevard
2604 Hull Street Road
200 East Belt Boulevard
5011 Brook Road
9 South 12th Street
Chesterfield County—
2501 West Hundred Road, Chester
7747 Midlothian Turnpike
13322 Midlothian Turnpike
11400 Midlothian Turnpike
6551 Centralia Road
Hanover County—
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville
700 England Street, Ashland
700 South Leadbetter Road, Ashland
Henrico County—
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road
Prince George County—
5320 Oaklawn Boulevard

First Virginia Bank—Commonwealth
4360 George Washington Memorial Highway
Grafton 23692 (York County)
C.E.O.—J. A. Nystrom, President
Cashier—K. W. Fitchett
Brs: City of Williamsburg—
300 Second Street
171 Monticello Avenue
Gloucester County—
Gloucester Courthouse
U.S. Route 17, Hayes
King & Queen County—
U.S. Route 33 & State Route 670, Mattaponi
Middlesex County—
Cross & Prince George Streets, Urbanna
Deltaville
Saluda
Surry County—
200 East Main Street

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

First Virginia Bank of the Cumberlands
Chase Street and Alley 7
P.O. Box 539
Clintwood 24228 (Dickenson County)
C.E.O.—Larry L. Richardson, President
Cashier—L. E. Kirtner
Brs: Wise County—
Pound
Main Street, Pound
Intersection of U.S. Route 23, Business & U.S. Route 23, Bypass

First Virginia Bank—Damascus
Laurel Avenue
P.O. Box 368
Damascus 24236 (Washington County)
C.E.O.—C. T. Combs, President
Cashier—E. C. Brooks
Brs: Washington County—
U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
U.S. Route 11 & State Route 704
State Route 75, Abingdon

* First Virginia Bank—Franklin County
228 Franklin Street
P.O. Box 190
Rocky Mount 24151 (Franklin County)
C.E.O.—Euell W. Naff, President
Cashier—E. C. Brooks
Brs: Franklin County—
224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Boones Mill
State Routes 116 & 122

* First Virginia Bank—Highlands
450 West Main Street
Covington 24426
C.E.O.—P. H. Winston, Jr., President
Cashier—L. E. Kirtner
Brs: Allegheny County—
Mallow Mall Shopping Center
Bath County—
Hot Springs

* First Virginia Bank—Planters
111 North Main Street
P.O. Box 85
Bridgewater 22812 (Rockingham County)
C.E.O.—W. H. Coffman, President
Cashier—E. C. Brooks
Brs: City of Harrisonburg—
2360 South Main Street
Valley Mall, U.S. Route 33, East
Rockingham County—
238 South Main Street, Dayton

* First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22664 (Shenandoah County)
C.E.O.—C. R. Cash, President
Cashier—M. G. Anzilotti
Brs: City of Winchester—
2200 Valley Avenue, Ward Plaza Shopping Center
Frederick County—
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North and State Route 661
Shenandoah County—
Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock
Warren County—
Royal Plaza Shopping Center, Front Royal

First Virginia Bank—South
Staunton Plaza Shopping Center
P.O. Box 580
Hurt 24563 (Pittsylvania County)
C.E.O.—F. W. Mobley, Jr., President
Cashier—E. C. Brooks
Brs: City of Danville—
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road
Pittsylvania County—
Westover Drive & James Road

* First Virginia Bank—South Central
301 Main Street
P.O. Box 490
Amherst 24521 (Amherst County)
C.E.O.—B. T. Corish, President
Cashier—E. C. Brooks
Brs: Amherst County—
Elon Road & Amherst Turnpike, Madison Heights
Campbell County—
8800 Timberlake Road
U.S. Route 501 & State Route 40, Brookneal
U.S. Route 501 & State Route 24, Rustburg

* First Virginia Bank—South Hill
111 East Danville Street
P.O. Box 30
South Hill 23970 (Mecklenburg County)
C.E.O.—J. H. Wells, President
Cashier—K. W. Fitchett
Br: Mecklenburg County—
Town Square Shopping Center, East Atlantic Street, South Hill

* First Virginia Bank—Southside
200 North Main Street
Farmville 23901 (Prince Edward County)
C.E.O.—John M. Lee, President
Cashier—L. E. Kirtner
Brs: Amelia County—
U.S. Route 360

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

First Virginia Bank—Southside (Cont.)
Appomattox County—
U.S. Route 578, Pamplin City
Buckingham County—
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn
Prince Edward County—
U.S. Route 15-460, West, Farmville
Farmville Shopping Center, Farmville
College Plaza Shopping Center, Farmville
Longwood Village Shopping Center, 1508 South Main Street, Farmville

* First Virginia Bank—Southwest
6625 Williamson Road, NW
Roanoke 24019-4631 (Roanoke County)
C.E.O.—J. N. Hinson, Jr., President
Cashier—L. E. Kirtner
Brs: City of Radford—
520 First Street, West
Norwood Street & Third Avenue
City of Roanoke—
601 South Jefferson Street
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard
City of Salem—
223 East Main Street
2743 West Main Street
231 College Avenue
Bland County—
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap
Giles County—
300 Main Street, Narrows
214 Virginia Avenue, Rich Creek
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 60, Pembroke
Montgomery County—
985 Cambria Street, N.E., Christiansburg
902 Price's Fork Road, Blacksburg
151 Country Club Drive, Blacksburg
State Route 114 & U.S. Route 460
Pulaski County—
Lee Highway & Trinkle Avenue, Dublin
Roanoke County—
2103 Electric Road, S.W.
4209 Starkey Road
1942 East Washington Avenue, Vinton
Wythe County—
North Fourth Street, Wytheville

* First Virginia Bank of Tidewater
101 St. Paul's Boulevard
Norfolk 23510
C.E.O.—J. F. Babcock, Chairman of the Board
Cashier—K. W. Fitchett
Brs: City of Chesapeake—
239 Battlefield Boulevard
Great Bridge Shopping Center
3343 Western Branch Boulevard
City of Hampton—
1033 West Mercury Boulevard
City of Newport News—
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard
City of Norfolk—
901 West Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 East Princess Anne Road
1003 East Brambleton Avenue
225 West Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
Suite 101, #1 Koger Executive Center
City of Poquoson—
452 Wythe Creek Road
City of Portsmouth—
5100 Portsmouth Boulevard
City of Suffolk—
3131 Bridge Road
1463 North Main Street
City of Virginia Beach—
536 Newtown Road
3112 Virginia Beach Boulevard
5289 East Princess Anne Road
351 Independence Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
Accomack County—
44 Market Street, Onancock
U.S. Route 13, New Church
U.S. Route 13, Onley
Northampton County—
Main Street, Exmore

* George Mason Bank, The
11185 Main Street
P.O. Box 600
Fairfax 22030
C.E.O.—M. H. Groom, President
Cashier—Charles Wimer
Br: Fairfax County—
George Mason University, 4400 University Drive

* Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150 (Fairfax County)

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Hallmark Bank & Trust Company (Cont.)
C.E.O.—H. W. Compton, President
Cashier—K. M. Johns
Br: Fairfax County—
4115 Annandale Road, Annandale

Heritage Bank of Northern Virginia
6808 Fleetwood Road
P.O. Box 7207
McLean 22106 (Fairfax County)
C.E.O.—Harold C. Rauner, President
Cashier—W. B. Sutphin

* Heritage Bank & Trust
841 North Military Highway
P.O. Box 3749
Norfolk 23514
C.E.O.—C. P. Kraemer, President
Cashier—Alice B. Leggett
Brs: City of Norfolk—
200 East Plume Street
City of Chesapeake
1450 South Military Highway

Highlands Union Bank
340 West Main Street
Post Office Box 1128
Abingdon 24210 (Washington County)
C.E.O.—Darrell G. Swanigan
Cashier—J. T. Riffe

Independent Bank
8751 Sudley Road
Manassas 22110
C.E.O.—G. R. English, President
Cashier—J. M. Weese
Brs: City of Manassas—
8950 Mathis Avenue, Manassas
Shopping Center
Prince William County—
8124 Sudley Road

King George State Bank, Inc.
State Route #3
P.O. Box 81
King George 22485 (King George County)
C.E.O.—H. L. Hite, President
Cashier—J. A. Leitch

Lee Bank & Trust Company
137 E. Morgan Avenue
Pennington Gap 24277 (Lee County)
C.E.O.—H. P. Rowlett, Chairman
Cashier—J. E. Hobbs
Brs: Lee County—
U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58,
Pennington Gap
St. Charles
Corner of Church & Institute
Streets, Jonesville

Lunenburg County Bank, The
100–102 South Broad Street
P.O. Box 569
Kenbridge 23944 (Lunenburg County)
C.E.O.—B. L. Watson, III, Ex. V.P.
Cashier—J. C. Whitlow
Br: Lunenburg County—
1910 Main Street, Victoria

Marine Bank, The
215 Maddox Boulevard
P.O. Box 146
Chincoteague 23336 (Accomack County)
C.E.O.—R. D. Callaway, Ex. V.P.
Cashier—R. D. Callaway

Miners Exchange Bank
Alternate Route 58
P.O. Box 1197
Coeburn 24230 (Wise County)
C.E.O.—C. R. Ward, President
Cashier—Robert W. Hale
Br: City of Norton—
Route 58, Norton Square Shopping
Center

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
P.O. Box 1010
Grundy 24614 (Buchanan County)
C.E.O.—J. G. Graham, President
Cashier—B. C. Elswick
Br: Buchanan County—
Anchorage Shopping Center, Vansant

NCNB Virginia
140 Graham Park Road
Dumfries 22026 (Prince William County)
C.E.O.—Robert L. Williams, President
Cashier—R. E. Devers
Br: Prince William County—
1120 Horner Road, Woodbridge

Northern Neck State Bank
2 East Richmond Road
P.O. Box 68
Warsaw 22572 (Richmond County)
C.E.O.—E. P. Motley, President
Cashier—W. E. Harrison
Br: Richmond County—
Time Square Shopping Center,
U.S. Route 360, Warsaw

Pace American Bank
112 East Hicks Street
P.O. Box 8
Lawrenceville 23868 (Brunswick County)
C.E.O.—J. E. Traylor, President
Cashier—F. T. Jones
Br: Mecklenburg County—
622 East Atlantic Street,
South Hill

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Peoples Bank, Inc.
Depot Street
Post Office Box 769
Honaker 24260 (Russell County)
C.E.O.—K. D. Hart, Ex. V.P.
Cashier—K. D. Hart
Brs: Russell County—
U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland
Scott County—
Main Street, Dungannon

Peoples Bank of Danville
110 South Market Street
Danville 24541
C.E.O.—W. H. Carter, Jr., Chairman
Cashier—P. A. Shelton
Brs: City of Danville—
141 Westover Drive
3060 North Main Street
Stafford County—
Stafford Courthouse
U.S. Route 17
Pittsylvania County—
140 South Main Street, Chatham
Route 3, 1 mile north of Route 58

Peoples Bank of Ewing
Highway 58
P.O. Box 99
Ewing 24248 (Lee County)
C.E.O.—R. A. Glenn, Sr. V.P.
Cashier—J. J. Edds
Brs: Lee County—
Rose Hill
U.S. Route 58, Gibson Station

Peoples Bank of Front Royal, The
232 North Royal Avenue
P.O. Box 1538
Front Royal 22630 (Warren County)
C.E.O.—D. L. Unger, Ex. V.P.
Cashier—D. L. Unger

Peoples Bank of Montross
Kings Highway
P.O. Box 306
Montross 22520 (Westmoreland County)
C.E.O.—W. R. Crews, Jr., President
Cashier—E. G. Jenkins

Peoples Bank of Nelson
U.S. Route 29, South
P.O. Box 297
Lovingston 22949 (Nelson County)
C.E.O.—W. J. Camden, President
Cashier—H. M. Giles, Jr.
Br: Nelson County—
State Route 6, Afton

Peoples Bank of Virginia
9970 Ironbridge Road
P.O. Box 288
Richmond 23832 (Chesterfield County)
C.E.O.—J. H. Lowden, President
Controller—T. A. Anonick
Br: Chesterfield County—
5756 Hopkins Road

* Piedmont Trust Bank
200 Church Street
P.O. Box 4751
Martinsville 24115
C.E.O.—I. M. Groves, Jr., President
Treasurer—B. R. Dalton
Brs: City of Martinsville—
14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street
Henry County—
State Route 57, Stanleytown
411 Virginia Avenue, Collinsville
U.S. Route 220

* Planters Bank & Trust Company of Virginia
24 South Augusta Street
Staunton 24401
C.E.O.—H. V. Boney, Jr., President
Cashier—F. D. Bowers
Brs: City of Staunton—
2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)
City of Waynesboro
251 North Poplar Avenue
Augusta County—
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 608, Stuarts Draft
U.S. Route 11, Verona
U.S. Routes 250 & 640, Fishersville

* Princess Anne Commercial Bank
641 Lynnhaven Parkway
P.O. Box 8850
Virginia Beach 23450
C.E.O.—J. Morgan Davis, President
Cashier—C. M. Hudgins
Br: City of Virginia Beach—
4801 Columbus Street

Prosperity Bank & Trust Company
Suite 101
5803 Rolling Road
Springfield 22152 (Fairfax County)
C.E.O.—Robert McDonough, President
Cashier—Anna L. Handwork

Regency Bank
207 West Franklin Street
Richmond 23220
C.E.O.—Charles P. E. Jumet, President
Cashier—L. B. Johnson, III

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

* Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180 (Fairfax County)
C.E.O.—Wilson L. Harrison, President
Cashier—W. L. Harrison

* Salem Bank & Trust
220 East Main Street
Salem 24153
C.E.O.—Clark Owen, Jr., President
Cashier—G. R. Roseberry
Brs: City of Salem—
1406 Colorado Street
West Main Street

Security Bank Corporation
8780 Centreville Road
P.O. Box 3127
Manassas 22110
C.E.O.—J. William Garry, Jr., President
Cashier—Robert L. McCausland

* Signet Bank/Virginia
800 East Main Street
Richmond 23219
C.E.O.—Robert M. Freeman, President
Cashier—D. S. Norris
Brs: City of Alexandria—
133 North Fairfax Street
4900 Seminary Road
City of Bristol—
425 State Street
1700 Euclid Avenue
3000 Lee Highway
Gate City Highway & Catherine Street
Bristol Shopping Mall, Gate City Highway
City of Chesapeake—
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road
City of Colonial Heights—
46 Colonial Square
City of Danville—
530 East Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road
City of Fairfax—
4087 University Drive
City of Falls Church—
225 West Broad Street
City of Fredericksburg—
1014 Charles Street
501½ Jefferson Davis Highway
City of Galax—
200 North Main Street
540 East Stuart Drive
City of Hampton—
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue
City of Lynchburg—
2301 Langhorne Road
2100 Wards Road
City of Newport News—
3101 Washington Avenue
601 Thimble Shoals Boulevard
96 Main Street
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard
City of Norfolk—
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330 Newtown Road
City of Petersburg—
20 Franklin Street
1693 South Crater Road
City of Portsmouth—
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
3400 Airline Boulevard
5700 Portsmouth Boulevard
600 Washington Street
City of Richmond—
410 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace
City of Roanoke—
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall (N-D)
City of Salem—
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets
City of Suffolk—
6423 Whaleyville Boulevard
City of Virginia Beach—
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
4176 South Plaza Trail
1212 Lake James Drive, Suite A
General Booth Boulevard & Dam Neck Road
Accomack County—
U. S. Route 13 & State Route 691, Mappsville

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Signet Bank/Virginia (Cont.)
Amherst County—
Seminole Shopping Center, Madison Heights
Arlington County—
One Crystal Gateway, 1235 Jefferson Davis Highway
2020 North 14th Street
1755 South Jefferson Davis Highway
1500 Wilson Boulevard
4736 Lee Highway
6045 Wilson Boulevard
2011 Crystal Park Drive
Chesterfield County—
Old Hundred Road & State Route 10, Chester
Chesterfield Mall Shopping Center, (N-D)
2810 Buford Road
11450 Midlothian Turnpike
4900 Millridge Parkway, East, Midlothian
7202 Midlothian Turnpike
Hull Street & Genito Road
10901 Courtview Lane
Dinwiddie County—
U.S. Route 1
Fairfax County—
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna
Hanover County—
338 South Richardson Road
Henrico County—
9 West Nine Mile Road, Highland Springs
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
9700 Gayton Road, Gayton Crossing Shopping Center
11011 West Broad Street Road
6415 Osborne Turnpike
400 West Williamsburg Road, Sandston
Dominion Boulevard & West Broad Street Road, Glen Allen
Lancaster County—
White Stone
U.S. Route 3, The Business Center, Kilmarnock
Loudoun County—
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park
Mecklenburg County—
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill
Northumberland County—
Burgess
Reedville
Prince William County—
8091 Sudley Road (D-I)
9136 Mathis Avenue
201 Graham Park Road, Dumfries
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway, Woodbridge, (D-I)
2876 Dale Boulevard, Woodbridge
Pulaski County—
One Main Street
U.S. Route 11 & Trinkle Avenue, Dublin
1000 East Main Street, Pulaski Mall Shopping Center, Pulaski
Richmond County—
U.S. Route 360
Roanoke County—
901 Hardy Road, Vinton
Cave Spring Office Park, State Route 419
Russell County—
Fairmont Avenue at 4th Street, Honaker
Main Street, Lebanon
Scott County—
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City
Spotsylvania County—
2101 Plank Road
Warren County—
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal
Westmoreland County—
Kings Highway
State Route 205, Colonial Beach
Wise County—
Fourth & Broad Streets, St. Paul
York County—
Grafton

EFT: City of Alexandria—
4900 Seminary Road
City of Hampton—
1229 Todds Lane
City of Norfolk—
Ghent Village Shoppes, 1355-K DeBree Avenue
Old Dominion University-Webb Center
City of Richmond—
1200 Marshall Street
Sixth Street Marketplace
Grove and Libbie Avenues
City of Roanoke—
1401 Hershberger Road, Crossroads Mall

ALPHABETICAL LISTING BY NAME
OF STATE BANKS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Signet Bank/Virginia (Cont.)
Chesterfield County—
Brandermill
7318 Midlothian Turnpike
Henrico County—
5801 Bremo Road
8900 Patterson Avenue
Prince William County—
4383 Dale Boulevard, Woodbridge

South Boston Bank
4013 Halifax Road
South Boston 24592 (Halifax County)
C.E.O.—W. H. Carter, Jr., President
Cashier—Lonie Powell

Southside Bank
307 Church Lane
P.O. Box 1005
Tappahannock 22560 (Essex County)
C.E.O.—T. M. Boyd, Jr., President
Cashier—R. W. Vaughan
Brs: Essex County—
Essex Square Shopping Center, Tappahannock
King William County—
Aylett

State Bank of the Alleghenies, The
116 Riverside Avenue
P.O. Drawer 860
Covington 24426
C.E.O.—D. E. Stone, Jr., President
Cashier—H. C. Rhodes, Jr.

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734 (Fauquier County)
C.E.O.—L. B. Olinger, President
Cashier—W. T. Freitag
Brs: Fauquier County—
U.S. Route 17, Bealeton
State Route 28, Catlett

* Suburban Bank, d/b/a/ F & M Bank
1776 Staples Mill Road
Richmond 23230 (Henrico County)
C.E.O.—James H. Atkinson, Jr., President
Brs: City of Richmond—
209 West Franklin Street
Chesterfield County—
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road
Henrico County—
9012 Three Chopt Road
1300 East Parham Road
5001 Lakeside Avenue

* Union Bank and Trust Company
211 North Main Street
Bowling Green 22427 (Caroline County)
C.E.O.—Walton Mahon, President
Cashier—A. H. Pitts
Brs: Caroline County—
U.S. Route 1 & State Route 629, Ladysmith
U.S. Route 301, Port Royal
Hanover County—
U.S. Route 1 & State Route 657, Ashland
Spotsylvania County—
4540 Lafayette Boulevard
Route 3 & 639
10415 Courthouse Road

Virginia Bankers' Bank
Southport Office Park
565 Southlake Boulevard
P.O. Box 35274
Richmond 23235 (Chesterfield County)
C.E.O.—Raymond B. Cavedo, Jr., President
Cashier—Raymond B. Cavedo, Jr.

* Virginia Bank and Trust Company
336 Main Street
P.O. Box 3447
Danville 24543
C.E.O.—D. C. Hastings, President
Cashier—L. F. King, Jr.
Brs: City of Danville—
2600 Riverside Drive
3300 North Main Street

Virginia Community Bank
State Route 22 & U.S. Route 33
P.O. Box 888
Louisa 23093 (Louisa County)
C.E.O.—A. P. Stone, President
Cashier—B. N. Hiter
Brs: Louisa County—
Mineral Avenue and Fourth Street, Mineral
Main Street & Cutler Avenue, Louisa

* Washington Bank, The
11800 Sunrise Valley Drive
Reston 22090 (Fairfax County)
C.E.O.—William J. Ridenour, President
Controller—James J. Consagra
Br: Fairfax County—
7787 Leesburg Pike

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility
* Trust Powers Authorized

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

CITIES

CITY OF ALEXANDRIA

Bank of Alexandria, The
1717 King Street 22313
Br: 507 King Street

Burke & Herbert Bank & Trust Company
100 South Fairfax Street 22313
Brs: 306 East Monroe Avenue
1828 Duke Street
621 King Street
155 North Paxton Street

Brs: Central Fidelity Bank
1101 King Street
11 Canal Center, Suites 101 & 103

Brs: Crestar Bank
2809 Mount Vernon Avenue
4616 Kenmore Avenue
515 King Street
5733 Duke Street
1460 Beauregard Street
901 North Washington Street
1827 King Street
3600 King Street
2111 Eisenhower Avenue
3610 King Street

Brs: First American Bank of Virginia
330 North Washington Street
326 King Street
1711 Fern Street
4601 Duke Street
833 South Washington Street
4651 King Street
One East Walnut Street
1501 Duke Street

Brs: First Virginia Bank
300 South Washington Street
233 South Van Dorn Street, Van Dorn Plaza Shopping Center
4999 Seminary Road

Brs: Signet Bank/Virginia
133 North Fairfax Street
4900 Seminary Road
EFT: 4900 Seminary Road

CITY OF BEDFORD

Br: Central Fidelity Bank
130 West Main Street

CITY OF BRISTOL

Brs: Signet Bank/Virginia
425 State Street
1700 Euclid Avenue
Gate City Highway & Catherine Street
3000 Lee Highway
Bristol Shopping Mall, Gate City Highway

CITY OF BUENA VISTA

Br: Bank of Rockbridge
1002 Magnolia Avenue

Br: Central Fidelity Bank
2101 Forest Avenue

CITY OF CHARLOTTESVILLE

First Virginia Bank–Central
Seminole Square Shopping Center
120 Seminole Court 22906
Brs: 2149 North Barracks Road
816 Cherry Avenue
305 East Jefferson Street

Brs: Central Fidelity Bank
200 East Main Street
300 Preston Avenue
1022 West Main Street
900 East Jefferson Street
Angus Road & U.S. Highway 29

Brs: Crestar Bank
2117 Ivy Road
402 Park Street

CITY OF CHESAPEAKE

Bank of Hampton Roads
201 Volvo Parkway, 23320

Chesapeake Bank & Trust
672 Battlefield Boulevard, North 23320
Brs: 1001 Poindexter Street
601 Battlefield Boulevard, South
Battlefield Professional Park, 109 Wimbledon Square
1080 George Washington Highway

Br: Central Fidelity Bank
1064 George Washington Highway

Brs: Commerce Bank
3113 Western Branch Boulevard
814 Greenbrier Circle, Suite L

Brs: Crestar Bank
2421 Bainbridge Boulevard
320 South Battlefield Boulevard
1124 George Washington Highway (D-I)
1120 George Washington Highway
3353 Western Branch Boulevard
1321 Battlefield Boulevard, North
Military Highway at Campostella Road

Brs: First American Bank of Virginia
677 North Battlefield Boulevard
1636 South Military Highway

Brs: First Virginia Bank of Tidewater
239 Battlefield Boulevard, Great Bridge Shopping Center
3343 Western Branch Boulevard

Br: Heritage Bank & Trust
1450 South Military Highway

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

City of Chesapeake (Cont.)
Brs: Signet Bank/Virginia
3216 Western Branch Boulevard
205 Battlefield Boulevard
Military Highway & Old Greenbrier Road

CITY OF COLONIAL HEIGHTS

Brs: Central Fidelity Bank
1603 Boulevard
3002 Boulevard

Br: Community Bank, The
2000 Snead Avenue

Br: First Virginia Bank—Colonial
3209 Boulevard

Br: Signet Bank/Virginia
46 Colonial Square

CITY OF COVINGTON

First Virginia Bank—Highlands
450 West Main Street 24426

State Bank of the Alleghenies, The
116 Riverside Avenue 24426

CITY OF DANVILLE

First State Bank
201 North Union Street 24541

People's Bank of Danville
110 South Market Street 24541
Brs: 141 Westover Drive
3060 North Main Street

Virginia Bank and Trust Company
336 Main Street 24541
Brs: 2600 Riverside Drive
3300 North Main Street

Brs: First Virginia Bank—South
1017 West Main Street
Ridge & Patton Streets
1410 Piney Forest Road

Brs: Signet Bank/Virginia
530 Main Street
3232 Riverside Drive
Ballou Park Shopping Center
1500 Piney Forest Road

CITY OF EMPORIA

Brs: Central Fidelity Bank
401 South Main Street
524 North Main Street
642 South Main Street

CITY OF FAIRFAX

Fairfax Bank & Trust Company
4117A Chain Bridge Road 22030

George Mason Bank, The
11185 Main Street 22030

Br: Crestar Bank
4085 Chain Bridge Road

Brs: First American Bank of Virginia
4021 University Drive
9840 Main Street

Br: First Virginia Bank
10302 Willard Way

Br: Signet Bank/Virginia
4087 University Drive

CITY OF FALLS CHURCH

Br: First American Bank of Virginia
133 South Washington Street

Br: First Virginia Bank
191 West Broad Street

Br: Signet Bank/Virginia
225 West Broad Street

CITY OF FRANKLIN

Bank of Franklin, The
100 East Fourth Avenue 23851
Br: 201 College Drive

Br: Crestar Bank
117 West Second Avenue

CITY OF FREDERICKSBURG

Brs: Central Fidelity Bank
614 Princess Anne Avenue
325 Jefferson Davis Highway

Brs: First Virginia Bank
1001 Princess Anne Street
1016 Princess Anne Street
200 William Street
401 Jefferson Davis Highway

Brs: Signet Bank/Virginia
1014 Charles Street
501½ Jefferson Davis Highway

CITY OF GALAX

Br: Bank of Carroll
1100 East Stuart Drive

Brs: Signet Bank/Virginia
200 North Main Street
540 East Stuart Drive

CITY OF HAMPTON

Brs: Central Fidelity Bank
2409 Kecoughtan Road
2328 West Mercury Boulevard
5003 West Mercury Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

City of Hampton (Cont.)

Brs: Crestar Bank
2 East Queen Street
35 West Mercury Boulevard
First Street & Cedar Avenue
2227 West Mercury Boulevard
2451 Pembroke Avenue, West
75 Willow Oaks Boulevard

Br. Commerce Bank
2189 Cunningham Drive

Brs: First American Bank of Virginia
1 South Armistead Avenue
Todds Lane & Big Bethel Road
2050 Coliseum Drive
30 South Mallory Street
4013 West Mercury Boulevard
4812 North Mercury Boulevard
4910 West Mercury Boulevard

Br: First Virginia Bank of Tidewater
1033 West Mercury Boulevard

Brs: Signet Bank/Virginia
618 Aberdeen Road
4100 West Mercury Boulevard
West Mercury Boulevard & Orcutt Avenue

EFT: 1229 Todds Lane

CITY OF HARRISONBURG

Brs: Crestar Bank
180 East Market Street
1300 South Main Street

Brs: First American Bank of Virginia
75 North Mason Street
8 Pleasant Hill Road
31 Carlton Street
932 West Market Street
Warren Campus Center, James Madison University

EFT: Inside Gibbons Hall, James Madison University

Brs: First Virginia Bank—Planters
2360 South Main Street
Valley Mall, U.S. Route 33, East

CITY OF HOPEWELL

Br: Central Fidelity Bank
Cavalier Square Shopping Center

Br: Crestar Bank
200-204 North Main Street

CITY OF LEXINGTON

Brs: Crestar Bank
708 South Main Street
45 South Main Street

Brs: First American Bank of Virginia
22 South Main Street
102 Walker Street

CITY OF LYNCHBURG

Brs: Central Fidelity Bank
828 Main Street
7113 Timberlake Road
4925 Boonsboro Road
5204 Fort Avenue
3515 Campbell Avenue
3225 Old Forest Road
#1605 General Electric Company, #1 Mountain View Road
2304 Langhorne Road
4105 Boonsboro Road
3408 Candlers Mountain Road

Brs: Crestar Bank
4710 Boonsboro Road
6001 Fort Avenue
2482 Rivermont Avenue
1010 Main Street
Plaza One, One Plaza Shopping Center

Brs: Signet Bank/Virginia
2301 Langhorne Road
2100 Wards Road

CITY OF MANASSAS

Independent Bank
8751 Sudley Road 22110

Br: 8950 Mathis Avenue, Manassas Shopping Center

Security Bank Corporation
8780 Centreville Road 22110

Brs: Central Fidelity Bank
9210 Church Street
8385 Sudley Road

Br: Crestar Bank
Manassas Junction Shopping Center, Centreville Road and Liberia Avenue

Brs: First Virginia Bank
9100 Center Street
8650 Centreville Road

CITY OF MARTINSVILLE

Piedmont Trust Bank
200 Church Street 24115

Brs: 14 East Church Street
730 East Church Street, Patrick Henry Mall Shopping Center
1201 Memorial Boulevard
300 Franklin Street

Brs: Crestar Bank
134 East Church Street
1105 Spruce Street
902 Bridge Street

EFT: 247-251 Commonwealth Boulevard
Patrick Henry Mall
K-Mart Shopping Center

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

CITY OF NEWPORT NEWS

American Bank
3301-03 Washington Avenue 23607
Brs: 2600 Jefferson Avenue
12464 Warwick Boulevard

Brs: Central Fidelity Bank
2700 Washington Avenue
10454 Jefferson Avenue
398 Denbigh Boulevard
956 J. Clyde Morris Boulevard
600 Thimble Shoals Boulevard

Brs: Commerce Bank
610 Thimble Shoals Boulevard, Suite 401
610 Thimble Shoals Boulevard, Suite 201
Outside 610 Thimble Shoals Boulevard (ND)

Brs: Crestar Bank
2501 Washington Avenue
2501 Washington Avenue (D-I)
14500 Warwick Boulevard
6060 Jefferson Avenue
615 Dresden Drive
12915 Jefferson Avenue
10814 Warwick Boulevard

Brs: First American Bank of Virginia
832 Newport Square Shopping Center
441 Denbigh Boulevard
2901 Huntington Avenue
11006 Warwick Boulevard
2015 25th Street
12300 Jefferson Avenue, Suite 422

Brs: First Virginia Bank of Tidewater
397 Denbigh Boulevard
762 J. Clyde Morris Boulevard

Brs: Signet Bank/Virginia
3101 Washington Avenue
96 Main Street
601 Thimble Shoals Boulevard
2 Hiddenwood Shopping Center
14801 Warwick Boulevard
998 J. Clyde Morris Boulevard

CITY OF NORFOLK

Bank of the Commonwealth
Boush & Freemason Streets 23510
Brs: 201 South Granby Mall
4101 Granby Street

First Virginia Bank of Tidewater
101 St. Paul's Boulevard 23510
Brs: 901 W. Little Creek Road
4000 Hampton Boulevard
1020 Fisherman's Road
3935 Princess Anne Road
225 W. Brambleton Avenue
1003 East Brambleton Avenue
1308 Colley Avenue
7901 Halprin Drive
Norfolk Regional Airport
9636 Granby Street
6145 Sewells Point Road
3540 Tidewater Drive
121 Ocean View Avenue
Suite 101, #3 Koger Executive Center

Heritage Bank & Trust
841 North Military Highway 23502
Br: 200 East Plume Street

Brs: Central Fidelity Bank
70 Janaf Shopping Center, Virginia Beach Boulevard
World Trade Center, Waterside Drive & Main Street

Br: Commerce Bank
150 Boush Street

Brs: Crestar Bank
Five Main Plaza East
1500 Ingleside Road
1221 East Little Creek Road
NAS Building, U-20
120 West York Street
777 West 21st Street
5800 Virginia Beach Boulevard
Gresham Avenue & Brambleton Avenue
129 West Little Creek Road
5424 Robin Hood Road

Brs: First American Bank of Virginia
One Bank Street
5832 Virginia Beach Boulevard
7912 Halprin Drive
Boush & Charlotte Streets

Brs: Signet Bank/Virginia
865 East Little Creek Road
2014 Granby Street
870 North Military Highway
500 Plume Street
6330-40 Newtown Road
EFT: Old Dominion University, Webb Center
Ghent Village Shoppes, 1355-K DeBree Avenue

CITY OF NORTON

Br: Miners Exchange Bank
Route 58, Norton Square Shopping Center

CITY OF PETERSBURG

Community Bank, The
200 North Sycamore Street 23803
Brs: 9 West Tabb Street
2618 South Crater Road
1104 West Washington Street
Br: Bank of Southside Virginia, The
2703 South Crater Road

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

City of Petersburg (Cont.)

Brs: Central Fidelity Bank
144 North Sycamore Street
2128 South Crater Road

Brs: Crestar Bank
898 East Washington Street (D-I)
1340 West Washington Street
1941 South Sycamore Street

Brs: Signet Bank/Virginia
20 Franklin Street
1963 South Crater Road

CITY OF POQUOSON

Br: Central Fidelity Bank
2 Little Florida Road

Br: First Virginia Bank of Tidewater
452 Wythe Creek Road

CITY OF PORTSMOUTH

Community Trust Bank
303 County Street 23705

Brs: Central Fidelity Bank
High Street & Crawford Parkway
4241 Portsmouth Boulevard
5820 High Street, West
3718 George Washington Highway
900 Frederick Boulevard

Brs: Chesapeake Bank & Trust
1000 Airline Boulevard
444 Crawford Street
4940 West Norfolk Road

Brs: Commerce Bank
3301 High Street
3010 Tyre Neck Road,
Tyre Neck Centre
5515 Portsmouth Boulevard
500 Crawford Street

Brs: Crestar Bank
600 Crawford Parkway
2860 Airline Boulevard
5800 West High Street

Brs: First American Bank of Virginia
3315 High Street
5798 Churchland Boulevard

Br: First Virginia Bank of Tidewater
5100 Portsmouth Boulevard

Brs: Signet Bank/Virginia
355 Crawford Parkway
3201 High Street
5900 Churchland Boulevard
5700 Portsmouth Boulevard
3400 Airline Boulevard
600 Washington Street

CITY OF RADFORD

Brs: Crestar Bank
1100 Norwood Street
1st & Kent Streets

Brs: First Virginia Bank—Southwest
520 First Street, West
Norwood Street & Third Avenue

CITY OF RICHMOND

Central Fidelity Bank
James Center
1201 East Cary Street 23219

Brs: 1800 Chamberlayne Avenue
3063 Hull Street
801 East Main Street
50 West Commerce Road
Marshall at Third Streets
415 Belt Boulevard
3501 West Broad Street
5803 Grove Avenue
219 East Broad Street
8101 Brook Road

Consolidated Bank and Trust Company
320 North First Street 23240

Brs: 1806 Creighton Road
3009 Hull Street Road

Crestar Bank
919 East Main Street 23219

Brs: 2500 East Broad Street Road
1101 Azalea Avenue
6201 Midlothian Turnpike
1518 Hull Street Road
3513 West Cary Street
1801 West Broad Street Road
7133 Forest Hill Avenue
4708 Forest Hill Avenue
424 East Grace Street
3022 West Broad Street Road
3513 West Cary Street (D-I)
206 East Main Street
2108 West Laburnum Avenue

First Virginia Bank—Colonial
700 East Main Street 23219

Brs: 2604 Hull Street Road
200 East Belt Boulevard
4710 Walmsley Boulevard
5011 Brook Road
9 South 12th Street
Stony Point Shopping Center,
Huguenot Road & Stony Point
Road

Regency Bank
207 West Franklin Street 23220

Signet Bank/Virginia
800 East Main Street 23219

Brs: 401 North 11th Street
401 East Grace Street
3124 West Broad Street Road
4901 West Broad Street Road
3301 Jefferson Davis Highway
7017 Three Chopt Road
2827 Stratford Hills Boulevard

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

City of Richmond (Cont.)
610 West Southside Plaza
315 Libbie Avenue
4842 Brook Road
Sixth Street Marketplace
EFT: 8900 Patterson Avenue
Grove & Libbie Avenues
Sixth Street Marketplace
1200 East Marshall Street

Br: The Suburban Bank,
d/b/a F & M Bank
209 West Franklin Street

CITY OF ROANOKE

Brs: Central Fidelity Bank
111 Franklin Road
3565 Orange Avenue

Brs: Crestar Bank
1828 Electric Road
3402 Hollins Road, N.E.
37 West Church Avenue, S.W.
2152 Dale Avenue, S.E.

Brs: First Virginia Bank—Southwest
601 South Jefferson Street
5005 Melrose Avenue
Market Square Drive & U.S. Route 460
Valley View Mall, 4922 Valley View Boulevard

Brs: Signet Bank/Virginia
First Street & Church Avenue, S.W.
Valley View Mall, Valley View Boulevard, East
3615 Franklin Road, S.W.
Valley View Mall, Valley View Boulevard, East (D-I)
EFT: 1401 Hershberger Road

CITY OF SALEM

Salem Bank & Trust Company
220 East Main Street 24153
Brs: 1406 Colorado Street
West Main Street

Br: Bank of Shawsville
West Main Street & Kessling Avenue

Br: Crestar Bank
1425 West Main Street

Brs: First Virginia Bank—Southwest
223 East Main Street
2743 West Main Street
231 College Avenue

Brs: Signet Bank/Virginia
100 East Main Street
852 West Main Street
Alabama & Calhoun Streets

CITY OF SOUTH BOSTON

Br: Crestar Bank
410 Main Street

CITY OF STAUNTON

First Virginia Bank of Augusta
125 North Central Avenue 24401

Planters Bank & Trust Company of Virginia
24 South Augusta Street 24401
Brs: 2307 West Beverly Street
2201 North Augusta Street
2201 North Augusta Street (D-I)

Brs: Crestar Bank
8-14 West Beverly Street
1410 Churchville Avenue
1111 Greenville Avenue
638 North Coalter Street

Brs: First American Bank of Virginia
239 North Central Avenue
833 Springhill Road

CITY OF SUFFOLK

Bank of Suffolk
101 East Washington Street 23434
Brs: 1000 North Main Street
1608 Holland Road
625 East Washington Street

Brs: Central Fidelity Bank
201 North Main Street
907 West Washington Street

Brs: Crestar Bank
123 North Main Street
6617 Holland Road

Brs: First Virginia Bank of Tidewater
3131 Bridge Road
1463 North Main Street

Br: Signet Bank/Virginia
6423 Whaleyville Boulevard

CITY OF VIRGINIA BEACH

Bank of Tidewater, The
1548 Laskin Road 23454
Brs: 5225 Providence Road
713 Independence Boulevard, Giant Square Shopping Center

Coastal Virginia Bank
5402 Indian River Road, Suite 201, 23464

Commerce Bank
3450 Pacific Avenue 23451
Brs: 4524 Holland Road
1000 First Colonial Road
5101 Cleveland Street, Suite 101

Princess Anne Commercial Bank
641 Lynnhaven Parkway 23452

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

City of Virginia Beach (Cont.)
Br: 4801 Columbus Street

Brs: Bank of the Commonwealth
1124 First Colonial Road
225 South Rosemont Road
453 South Lynnhaven Road

Brs: Central Fidelity Bank
1608 Laskin Road
5131 Princess Anne Road
2777 Virginia Beach Boulevard
1621 Independence Boulevard
Independence Boulevard & Columbus Street
6213 Indian River Road
Indian River & Princess Anne Roads
2965 Shore Drive
2129 General Booth Boulevard
1832 Kempsville Road

Brs: Crestar Bank
3322 Holland Road
916 South Military Highway
3300 Pacific Avenue
4572-6 Virginia Beach Boulevard
853 Kempsville Road
711 First Colonial Road
334 Virginia Beach Boulevard
4550 Virginia Beach Boulevard
Intersection of Lynnhaven Parkway & Frankel Lane

Brs: First American Bank of Virginia
1645 Independence Boulevard
3333 Virginia Beach Boulevard
304 Kellam Road
405 South Witchduck Road
770 Lynnhaven Parkway
1201 Lake James Drive
1324 North Great Neck Road

Brs: First Virginia Bank of Tidewater
5289 East Princess Anne Road
351 Independence Boulevard
3112 Virginia Beach Boulevard
969 Chimney Hill Shopping Center
1344 Great Neck Road
839 Lynnhaven Parkway, Farm Fresh Shopping Center
1300 Diamond Springs Road
1008 Independence Boulevard
2141 General Booth Boulevard
536 Newtown Road

Brs: Signet Bank/Virginia
1705 Baltic Avenue
379 Independence Boulevard
3500 Virginia Beach Boulevard
2251 Great Neck Road
5241 Providence Road
2422 Princess Anne Road
1212 Lake James Drive, Suite A
4176 South Plaza Trail
General Booth Boulevard & Dam Neck Road

CITY OF WAYNESBORO

Br: Crestar Bank
1100 West Broad Street

Brs: First American Bank of Virginia
216 South Wayne Avenue
2701 West Main Street

Br: First Virginia Bank of Augusta
105 Hopeman Parkway

Br: Planters Bank & Trust Company of Virginia
251 North Poplar Avenue

CITY OF WILLIAMSBURG

Br: Central Fidelity Bank
1006 Richmond Road

Brs: Crestar Bank
401 West Duke of Gloucester Street
Garrison Drive & North Mount Vernon Avenue
1186 Jamestown Road
120 Monticello Avenue
120 North Henry Street

Brs: First Virginia Bank—Commonwealth
300 Second Street
171 Monticello Avenue

CITY OF WINCHESTER

Br: First Virginia Bank—Shenandoah Valley
2200 Valley Avenue, Ward Plaza Shopping Center

Brs: First American Bank of Virginia
201 North Loudoun Street
828 Berryville Avenue
2505 Valley Avenue
451 Amherst Street
Corner of Pleasant Valley Road & Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Farmers & Merchants Bank—Eastern Shore
U.S. Route 13
Onley 23418

Brs: U.S. Route 13, Belle Haven
Maddox Boulevard, Chincoteague
U.S. Route 13, Oak Hall

Marine Bank, The
215 Maddox Boulevard
Chincoteague 23336

Brs: Central Fidelity Bank
U.S. Route 13 & State Route 702, Oak Hall
Dunne Avenue, Parksley

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Accomack County (Cont.)

Brs: Crestar Bank
Old U.S. Route 13, Accomac
First Street & U.S. Route 13, Keller
62 Market Street, Onancock
Edmunds Street & Railroad Avenue, Painter

Brs: First Virginia Bank of Tidewater
44 Market Street, Onancock
U.S. Route 13, Onley
U.S. Route 13, New Church

Br: Signet Bank/Virginia
U.S. Route 13 & State Route 691, Mappsville

ALBEMARLE COUNTY

Albemarle Bank and Trust Company, d/b/a
F&M Bank—Charlottesville
1425 Seminole Trail 22901

Brs: Valley Street, Scottsville
2208 Ivy Road

Brs: First Virginia Bank—Central
100 Riverbend Drive
State Route 240, Crozet Shopping Center

Brs: Central Fidelity Bank
U.S. Route 29 & State Route 649
Albemarle Square Shopping Center, Rio Road & U.S. 29, North

Br: Crestar Bank
U.S. Route 29, North & Rio Road

ALLEGHENY COUNTY

Br: First Virginia Bank—Highlands
Mallow Mall Shopping Center

AMELIA COUNTY

Br: Central Fidelity Bank
20 Washington Avenue

Br: First Virginia Bank—Southside
U.S. Route 360

AMHERST COUNTY

First Virginia Bank—South Central
301 Main Street
Amherst 24521

Br: Elon Road & Amherst Turnpike, Madison Heights

Brs: Central Fidelity Bank
617 Main Street, Amherst
U.S. Route 29 North, Madison Heights

Br: Crestar Bank
U.S. Route 29, North & Dillard Road, Madison Heights

Br: Signet Bank/Virginia
Seminole Shopping Center, Madison Heights

APPOMATTOX COUNTY

Br: Central Fidelity Bank
Corner of Moses Street & Court Street, Appomattox

Br: First Virginia Bank—Southside
U.S. Route 578, Pamplin City

ARLINGTON COUNTY

Arlington Bank
1550 Wilson Boulevard 22209

Br: 4233 Wilson Boulevard

First Commercial Bank
3801 Wilson Boulevard 22203

Br: 3801 Wilson Boulevard (D-1)

Br: Burke & Herbert Bank & Trust Company
500 South 23rd Street

Brs: Central Fidelity Bank
1901 North Moore Street
2026 Wilson Boulevard

Brs: Crestar Bank
3040 North Fairfax Drive
1000 Wilson Boulevard, Rosslyn
5335 Lee Highway
249 Glebe Road
4601 North Fairfax Drive

Brs: First American Bank of Virginia
Washington National Airport
5555 Columbia Pike
1930 Jefferson Davis Highway
1701 McKinley Road
1501 Wilson Boulevard
6500 Williamsburg Boulevard
Fort Myer, Building 412, North Post
1200 North Wilson Boulevard
2300 South 9th Street
1515 North Courthouse Road
951 South George Mason Drive
3140 North Washington Boulevard
3500 North Washington Boulevard
2213 North Glebe Road
1111 Army Navy Drive
2001 Jefferson Davis Highway
1011 North Stafford Street
300 Columbia Pike (F)

Brs: First Virginia Bank
2926 Columbia Pike
920 North Taylor Street
4707 Lee Highway
2221 South Eads Street
2057 Wilson Boulevard
2947 South Glebe Road
Arlington Hall Station
5515 Lee Highway
1901 Fort Myer Drive

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Arlington County (Cont.)
3119 Lee Highway
5037 Columbia Pike
2333 South Clarke Street
3001 North Washington Boulevard
6745 Lee Highway
1469 Jefferson Davis Highway
2700 South Quincy Street, Arlington

Brs: Signet Bank/Virginia
1755 South Jefferson Davis Highway
2011 Crystal Park Drive
2020 North 14th Street
4736 Lee Highway
6045 Wilson Boulevard
1500 Wilson Boulevard
One Crystal Gateway, 1235 Jefferson Davis Highway

AUGUSTA COUNTY

Br: Bank of Rockbridge
U.S. Route 11, Greensville

Brs: First Virginia Bank of Augusta
1355 Greenville Avenue
Churchville Shopping Center, Churchville
Main & Craig Streets, Craigsville
U.S. Route 340 & Broadmoor Street, Stuarts Draft

Brs: Planters Bank & Trust Company of Virginia
U.S. Route 250 & State Route 640
Richmond Road, U.S. Route 250, East
U.S. Route 340 & State Route 6, Stuarts Draft
U.S. Route 11, Verona

BATH COUNTY

Br: First Virginia Bank—Highlands
Hot Springs

BEDFORD COUNTY

Community Bank of Forest, The
U.S. Route 221 & State Route 666
Forest 24551

Br: Central Fidelity Bank
Corner of State Route 122 & 24

BLAND COUNTY

Brs: First Virginia Bank—Southwest
Main Street, Bland
U.S. Routes 21 & 52, Rocky Gap

BOTETOURT COUNTY

Bank of Buchanan
Main Street
Buchanan 24066

Bank of Fincastle, The
17 South Roanoke Street
Fincastle 24090

Br: U.S. Route 220, South, Daleville

Brs: Central Fidelity Bank
Main & Water Streets, Buchanan
U.S. Route 11

BRUNSWICK COUNTY

Pace American Bank
112 East Hicks Street
Lawrenceville 23868

BUCHANAN COUNTY

Miner's and Merchant's Bank and Trust Company
Walnut & Main Streets
Grundy 24614

Br: Anchorage Shopping Center, Vansant

Br: Dickenson-Buchanan Bank
Intersection of State Route 60 & 80, Davenport

BUCKINGHAM COUNTY

Brs: First Virginia Bank—Southside
U.S. Route 15, Arvonia
U.S. Route 15, Dillwyn

CAMPBELL COUNTY

Brs: Central Fidelity Bank
600 Main Street, Altavista
U.S. Route 460, Bonsock
23A Main Street, Brookneal
90 Main Street, Rustburg
9601 Timberlake Road

Br: Community Bank of Forest, The
9009 Timberlake Road

Br: Crestar Bank
9604 Timberlake Road

Brs: First Virginia Bank—South Central
U.S. Route 501 & State Route 40, Brookneal
8800 Timberlake Road
U.S. Route 501 & State Route 24, Rustburg

CAROLINE COUNTY

Union Bank and Trust Company
211 North Main Street
Bowling Green 22427

Brs: U.S. Route 1 & State Route 639, Ladysmith
U.S. Route 301, Port Royal

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

CARROLL COUNTY

Bank of Carroll
Main & Cherry Streets
Hillsville 24343
Brs: U.S. Highway 52 & State Route 927, Cana
Southeast corner of Stuart & Meadowview Drives, Hillsville

CHARLOTTE COUNTY

Bank of Charlotte County, The
Berkley & Charlotte Streets
Phenix 23959
Brs: Main Street, Charlotte Courthouse
26 King Street, Keysville
Br: Central Fidelity Bank
Main Street, Drakes Branch
Br: Crestar Bank
24-26 King Street, Keysville

CHESTERFIELD COUNTY

CommonWealth Bank, The
9310 Midlothian Turnpike 23235

County Bank of Chesterfield
10400 Hull Street Road
Richmond 23113

Peoples Bank of Virginia
9970 Ironbridge Road, 23832
Br: 5756 Hopkins Road

Virginia Bankers Bank
565 Southlake Boulevard
Richmond 23236

Brs: Central Fidelity Bank
7300 Petersburg Pike
2749 McRae Road
20815 Chesterfield Avenue
11124 Midlothian Turnpike
Oxbridge Square Shopping Center, 9961 Hull Street Road
Br: Community Bank, The
Corner of West Hundred Road & Winfree Avenue
Brs: Crestar Bank
4830 Jefferson Davis Highway
2065 Huguenot Road
Midlothian Turnpike & Crowder Drive
11551 Jefferson Davis Highway, Bermuda Square Shopping Center
10100 Hull Street Road
Brs: First Virginia Bank—Colonial
7747 Midlothian Turnpike
13322 Midlothian Turnpike
2501 West Hundred Road, Chester
11400 Midlothian Turnpike
6551 Centralia Road
Brs: Signet Bank/Virginia
Chesterfield Mall (N-D)
7202 Midlothian Turnpike
2810 Buford Road
11450 Midlothian Turnpike
4900 Milridge Parkway, East, Midlothian
Old Hundred Road & State Route 10, Chester
10001 Courtview Lane
Hull Street & Genito Road
EFT: Brandermill
7318 Midlothian Turnpike
Br: The Suburban Bank, d/b/a/ F & M Bank
9960 Midlothian Turnpike
4310 West Hundred Road, Chester
9440 Ironbridge Road

CLARKE COUNTY

Bank of Clarke County
2 East Main Street
Berryville 22611
Br: Boyce

CRAIG COUNTY

Farmers & Merchants Bank of Craig County, The
306 Main Street
New Castle 24127

CULPEPER COUNTY

Brs: Central Fidelity Bank
151 North Main Street
307 South Gate Shopping Center
806 Nottingham Avenue
Br: First Virginia Bank—Central
Dominion Square Shopping Center, James Madison Highway & Belle Avenue

CUMBERLAND COUNTY

Br: Central Virginia Bank
Intersection of State Route 45 & 649

DICKENSON COUNTY

Dickenson-Buchanan Bank
State Route 83, East
Haysi 24256
Br: McClure Avenue

First Virginia Bank of the Cumberlands
Chase Street and Alley 7
Clintwood 24228

DINWIDDIE COUNTY

Bank of McKenney, Incorporated, The
McKenney 23872

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Dinwiddie County (Cont.)
Bank of Southside Virginia, The
State Route 618
Carson 23830
Br: U.S. Route 1 & State Route 226, Dinwiddie

Br: Signet Bank/Virginia
U.S. Route 1

ESSEX COUNTY

Bank of Essex
323 Prince Street
Tappahannock 22560
Br: U.S. Routes 17 & 360, Rappahannock Shopping Center, Tappahannock

Southside Bank
307 Church Lane
Tappahannock 22560
Br: Essex Square Shopping Center, Tappahannock

FAIRFAX COUNTY

Business Bank, The
8399 Leesburg Pike
Vienna 22180

First American Bank of Virginia
1970 Chain Bridge Road
McLean 22101
Brs: 11944-L Fair Oaks Mall
8306 Richmond Highway
6565 Little River Turnpike
6911 Richmond Highway
8770 Richmond Highway
3090 Williams Drive
4260 John Marr Drive, Annandale
7879 Heritage Drive, Annandale
5703 Burke Centre Parkway
1099 Elden Street, Herndon
6635 Old Dominion Drive, McLean
1356 Chain Bridge Road, McLean
Centec Building, 11260 Roger Bacon Drive, Reston
6592 Springfield Mall, Springfield
6949 Commerce Street, Springfield
200 Dominion Road, N.E., Vienna
440 East Maple Avenue, Vienna
10691 Braddock Road, University Mall
13344-A Franklin Farm Road

First Virginia Bank
6400 Arlington Boulevard 22046
Brs: 5836 North Kings Highway
1640 Belle View Boulevard
6118 Rose Hill Drive
6618 Richmond Highway
7960 Fort Hunt Road
8650 Richmond Highway
Braddock & Twinbrook Roads
1455 Chain Bridge Road, McLean
8416 Arlington Boulevard
6172 Arlington Boulevard
7202 Arlington Boulevard
1224 West Broad Street
3010 Annandale Road
7205 Little River Turnpike, Annandale
5871 Leesburg Pike, Bailey's Crossroads
Burke Road & Burke Lake Road, Burke
13045 Lee Jackson Highway, Chantilly
7716 Telegraph Road, Hayfield
2148 Centreville Road, Herndon
2513 Fox Mill Road, Herndon
6220 Old Dominion Drive, McLean
8283 Greensboro Drive, McLean
2941 Chain Bridge Road, Oakton
9915 Georgetown Pike
11100 South Lakes Drive, Reston
8385-A Leesburg Pike, Vienna
260 Cedar Lane, Vienna
415 Maple Avenue, West, Vienna
7000 Bland Street, Springfield
6862 Elm Street, McLean
7393-A Lee Highway, Falls Church
14175 St. Germain Drive, Centreville
Old Courthouse Road, Vienna
6045-A Burke Parkway, Burke
11242 Waples Mill Road

Hallmark Bank & Trust Company
6810 Commerce Street
Springfield 22150
Br: 4115 Annandale Road

Heritage Bank of Northern Virginia
6808 Fleetwood Road
McLean 22101

Prosperity Bank & Trust Company
5803 Rolling Road
Suite 101
Springfield 22152

Sailors and Merchants Bank and Trust
133 Maple Avenue, East
Vienna 22180

Washington Bank, The
11800 Sunrise Valley Drive
Reston 22090
Br: 7787 Leesburg Pike

Brs: Burke & Herbert Bank & Trust Company
5731 Telegraph Road
8736-38 Cooper Road

Brs: Central Fidelity Bank
2903 Gallows Road
9516 Old Keene Mill Road, Burke
1400 Sullyfield Circle
501 Elden Street, Herndon

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Fairfax County (Cont.)
12218 Leesburg Pike, Herndon
Tyson's Corner, 8117 Leesburg Pike, Vienna
5163 Leesburg Pike
7644 Richmond Highway
5802 Columbia Pike
2374 Hunters Woods Plaza, Reston
1861 Wiehle Avenue, Suite 100, Reston
6200 Backlick Road, Springfield
3050 Chainbridge Road
6020 Richmond Highway

Brs: Crestar Bank
2000 Huntington Avenue
7617 Little River Turnpike
9401 Lee Highway
Burke Commons Shopping Center, 6052 Burke Commons Road, Burke
13655 Lee Jackson Highway, Chantilly
Goethals Road, Fort Belvoir
12th & Gunston Roads, Fort Belvoir
9883 Georgetown Pike, Great Falls
1301 Chain Bridge Road, McLean
7900 Westpark Drive, McLean
1601 Washington Plaza, West, Reston
Centennial Park Drive & Sunrise Valley Drive, Reston
6686 Franconia Road, Springfield
6909 Old Keene Mill Road, Springfield
515 Maple Avenue, East, Vienna
226 Maple Avenue, Vienna
3110 Fairview Park Drive
Tyson's Dulles Plaza, 1430 Springhill Road

Brs: Fairfax Bank and Trust Company
14006 Lee-Jackson Highway, Chantilly
8221 Old Courthouse Road

Br: George Mason Bank, The
4400 University Drive, George Mason University

Brs: Signet Bank/Virginia
6300 Richmond Highway
5205 Leesburg Pike
3528 South Jefferson Street, Bailey's Crossroads
2575 John Milton Drive, Herndon
8330 Boone Boulevard, Vienna
7030 Old Keene Mill Road, Springfield
1300 Chain Bridge Road, McLean
374 Maple Avenue, East, Vienna

EFT: 8103 Leesburg Pike, McLean

FAUQUIER COUNTY

State Bank of Remington, Incorporated
200 John Stone Street
Remington 22734

Brs: U.S. Route 17, Bealeton
State Route 28, Catlett

Brs: First Virginia Bank
Vint Hill Farms Station, Warrenton (F)
530 Blackwell Road, Warrenton

FLOYD COUNTY

Bank of Floyd, The
Main Street
Floyd 24091

Blue Ridge Bank
North Locust Street
Floyd 24091

FRANKLIN COUNTY

First Virginia Bank—Franklin County
228 Franklin Street
Rocky Mount 24151

Brs: 224 Tanyard Road, Rocky Mount
Floyd Avenue & Main Street, Rocky Mount
Corner of State Routes 116 & 122 Boones Mill

Brs: Crestar Bank
101 South Main Street, Rocky Mount

FREDERICK COUNTY

Br: First American Bank of Virginia
U.S. Route 50

Brs: First Virginia Bank—Shenandoah Valley
School Street & U.S. Route 11, South, Stephens City
U.S. Route 11, North & State Route 661

GILES COUNTY

Brs: First Virginia Bank—Southwest
300 Main Street, Narrows
800 Wenonah Avenue, Pearisburg
Cascade Drive, U.S. Route 460, Pembroke
214 Virginia Avenue, Rich Creek

GLOUCESTER COUNTY

Brs: Crestar Bank
Main Street, Gloucester Courthouse
Gloucester Point

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Gloucester County (Cont.)
Brs: First Virginia Bank—Commonwealth
Gloucester Courthouse
U.S. Route 17, Hayes

GREENSVILLE COUNTY

Br: Bank of Southside Virginia, The
U.S. Route 58 & Virginia Secondary Highway 686

HALIFAX COUNTY

South Boston Bank
4013 Halifax Road
South Boston 24592

Brs: Central Fidelity Bank
U.S. Route 501 & State Route 129, Halifax
70 South Main Street, Halifax

Brs: Crestar Bank
4027 Halifax Road, Centreville
Seventh Street, Virgilina

HANOVER COUNTY

Br: Central Fidelity Bank
6549 Mechanicsville Pike

Brs: Crestar Bank
U.S. Route 301 & State Route 646
State Route 739, Beaverdam
U.S. Route 1 & State Route 602, Doswell
6008 Mechanicsville Pike, Mechanicsville

Brs: First Virginia Bank—Colonial
700 England Street
700 South Leadbetter Road
5906 Mechanicsville Pike, Mechanicsville
5931 Chamberlayne Road, Mechanicsville

Br: Signet Bank/Virginia
338 South Richardson Road

Br: Union Bank and Trust Company
U.S. Route 1 and State Route 657, Ashland

HENRICO COUNTY

Commerce Bank of Henrico
Broad Street Road at Pump Road 23229

The Suburban Bank, d/b/a/ F & M Bank
1776 Staples Mill Road 23230
Brs: 9012 Three Chopt Road
5001 Lakeside Avenue
1300 East Parham Road

Brs: Central Fidelity Bank
Byrd Airport Terminal Building
Eastgate Mall at Nine Mile Road
5001 Nine Mile Road
109 East Nine Mile Road
7101 West Broad Street
7702 Parham Road
5100 Meadowood Square Shopping Center, Richmond-Henrico Turnpike
9000 Patterson Avenue
2420 Staples Mill Road
5215 Williamsburg Road
12410 Gayton Road

Brs: Crestar Bank
1129 Gaskins Road
4307 Williamsburg Road
Staples Mill Road & Glenside Drive
1601 Willow Lawn Drive
6501 West Broad Street Road
1500 Parham Road
U.S. Route 1 & Parham Road
2694 Williamsburg Road
9072 West Broad Street Road, Tuckernuck Square Shopping Center
7818 Parham Road

Brs: First Virginia Bank—Colonial
2300 Hungary Road
5600 West Broad Street Road
11200 Patterson Avenue
8044 West Broad Street Road, Fountain Square Shopping Center
2801 Parham Road
Laburnum Avenue & Finlay Road

Brs: Signet Bank/Virginia
4841 Azalea Mall (ND)
8215 West Broad Street Road
1415 East Ridge Road
6922 Lakeside Avenue
4025 Mechanicsville Pike
4840 South Laburnum Avenue
11011 West Broad Street Road
6415 Osborne Turnpike
9 West Nine Mile Road, Highland Springs
400 West Williamsburg Road, Sandston
9700 Gayton Road, Gayton Crossing Shopping Center
Dominion Boulevard & West Broad Street Road
EFT: 5801 Bremo Road
8900 Patterson Avenue

HENRY COUNTY

Brs: Crestar Bank
Marshall Way, Fieldale
State Routes 57 & 609, Fieldale
Virginia Avenue and Daniels Creek Road, Collinsville
State Routes 682 & 57-A, Bassett
U.S. Route 58

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Henry County (Cont.)
U.S. Route 220 & State Route 724, Ridgeway

Brs: Piedmont Trust Bank
411 Virginia Avenue, Collinsville
State Route 57, Stanleytown
West side of U.S. Route 220

HIGHLAND COUNTY

Blue Grass Valley Bank, The
Blue Grass 24413

First and Citizens Bank
Monterey 24465

ISLE OF WIGHT COUNTY

Bank of Isle of Wight
1803 South Church Street
Smithfield 23430

Farmers Bank, Windsor, Virginia
1 West Windsor Boulevard
Windsor 23487

Br: Bank of Franklin, The
Airway Shopping Center, U.S. Highway 58, East

JAMES CITY COUNTY

Br: Citizens and Farmers Bank
U.S. Route 60 and State Route 607

Br: Crestar Bank
U.S. Route 60 & State Route 614, Lightfoot

KING GEORGE COUNTY

King George State Bank, Inc.
State Route #3
King George 22485

Brs: First Virginia Bank
Dahlgren
State Routes 3 & 610, King George

KING & QUEEN COUNTY

Br: First Virginia Bank—Commonwealth
U.S. Route 33 and State Route 670, Mattaponi

KING WILLIAM COUNTY

Citizens and Farmers Bank
8th & Main Streets
West Point 23181

Br: 14th & Main Streets, West Point
EFT: 19th & King William Avenues, West Point

Br: Southside Bank
Aylett

LANCASTER COUNTY

Bank of Lancaster
100 South Main Street
Kilmarnock 22482

Br: Signet Bank/Virginia
White Stone
U.S. Route 3, The Business Center, Kilmarnock

LEE COUNTY

Farmers and Miners Bank of Lee County
403 West Morgan Avenue
Pennington Gap 24277

Brs: U.S. Route 58 & State Route 673, Rose Hill
South side of U.S. Route 58, near its intersection with State Route 694

Lee Bank & Trust Company
137 Morgan Avenue
Pennington Gap 24277

Brs: U.S. Route 58, Dryden
Industrial Drive & U.S. Highway 58, Pennington Gap
St. Charles
Southwest corner of Church & Institute Streets, Jonesville

Peoples Bank of Ewing
Highway 58
Ewing 24248

Brs: Rose Hill
U.S. Route 58, Gibson Station

LOUDOUN COUNTY

Community Bank and Trust Company of Virginia
Enterprise Street & Free Court
Sterling 22170

Brs: Signet Bank/Virginia
105 Harry Flood Byrd Highway, Sterling
Dulles International Airport, Chantilly
101 East Holly Avenue, Sterling Park

Brs: First American Bank of Virginia
13 North King Street, Leesburg
153 South Catoctin Circle, Leesburg
Routes 625, 636 & 638, Sterling
Corner of Mulberry & Main Streets, Round Hill
431 East Main Street, Purcellville
110 Harry Flood Byrd Highway, Sterling

Brs: First Virginia Bank
115 Main Street, Purcellville
Loudoun Valley Shopping Center, Purcellville
101 Enterprise Street, Sterling
212 East Market Street, Leesburg

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

LOUISA COUNTY

Virginia Community Bank
State Route 22 & U.S. Route 33
Louisa 23093
Brs: Mineral Avenue & Fourth Street, Mineral
Main Street & Cutler Avenue, Louisa

LUNENBURG COUNTY

Lunenburg County Bank, The
100-102 South Broad Street
Kenbridge 23944
Br: 1910 Main Street, Victoria
Br: Central Fidelity Bank
Sixth & Broad Streets, Kenbridge

MECKLENBURG COUNTY

First Virginia Bank—South Hill
111 East Danville Street
South Hill 23970
Br: Town Square Shopping Center, East Atlantic Street, South Hill
Brs: Central Fidelity Bank
525 North Main Street, Chase City
Virginia Avenue & Fourth Street, Clarksville
Br: Pace American Bank
622 East Atlantic Street, South Hill
Brs: Signet Bank/Virginia
Bank Street, Boydton
LaCrosse
122 West Atlantic Street, South Hill

MIDDLESEX COUNTY

Brs: First Virginia Bank—Commonwealth
Cross & Prince George Streets, Urbanna
Deltaville
Saluda

MONTGOMERY COUNTY

Bank of Shawsville
Route 460
Shawsville 24162
Br: Blue Ridge Bank
200 College Street
Brs: Central Fidelity Bank
4 East Main Street, Christiansburg
2105 Roanoke Street, Christiansburg
920 University City Boulevard, University Mall, Blacksburg
215 North Main Street, Blacksburg
EFT: Virginia Tech Bookstore, Blacksburg
Brs: First Virginia Bank—Southwest
985 Cambria Street, N.E.
State Route 114 & U.S. Route 460, Blacksburg
151 Country Club Drive, Blacksburg
902 Price's Fork Road, Blacksburg

NELSON COUNTY

Peoples Bank of Nelson
U.S. Route 29, South
Lovingston 22949
Br: State Route 6, Afton
Br: Central Fidelity Bank
Routes 151 & 634, Nellysford

NEW KENT COUNTY

Brs: Citizens and Farmers Bank
U.S. Route 60 & State Route 155, Providence Forge
State Route 249, Quinton

NORTHAMPTON COUNTY

Eastville Bank, The
Eastville 23347
Br: First Virginia Bank of Tidewater
Main Street, Exmore
Brs: Crestar Bank
U.S. Route 13 & State Route 639, Cheriton
U.S. Route 13, Nassawadox

NORTHUMBERLAND COUNTY

Bank of Northumberland, Incorporated
Heathsville 22472
Brs: U.S. Route 360, Callao
Southwest corner of U.S. Route 360 & State Route 200, Burgess
Brs: First Virginia Bank
Callao
U.S. Route 360 & State Route 634, Heathsville
Brs: Signet Bank/Virginia
Burgess
Reedville

NOTTOWAY COUNTY

Citizens Bank and Trust Company
126 South Main Street
Blackstone 23824
Brs: 101 North Main Street, Blackstone (D-I)
210 Carter Street
Agnew Street & Namozine Avenue, Burkeville
Br: Central Fidelity Bank
200 South Main Street, Blackstone

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

ORANGE COUNTY

Br: First Virginia Bank—Central
235 Madison Road, Orange

PATRICK COUNTY

Br: Crestar Bank
West Blue Ridge Avenue, Stuart

PITTSYLVANIA COUNTY

First Virginia Bank—South
Staunton Plaza Shopping Center,
Hurt 24563

Br: Westover Drive & James Road

Br: Central Fidelity Bank
2 North Main Street, Chatham

Br: Crestar Bank
Main Street, Gretna

Brs: Peoples Bank of Danville
140 South Main Street, Chatham
Route 3, 1 mile north of Route 58

POWHATAN COUNTY

Central Virginia Bank
U.S. Route 60
Powhatan 23139

PRINCE EDWARD COUNTY

First Virginia Bank—Southside
200 North Main Street
Farmville 23901

Brs: U.S. Route 15-460, West, Farmville
Farmville Shopping Center,
Farmville
College Plaza Shopping Center,
Farmville
1508 South Main Street, Farmville

Br: Central Fidelity Bank
127 North Main Street, Farmville

PRINCE GEORGE COUNTY

Br: Bank of Southside Virginia, The
Prince George

Br: Crestar Bank
Fort Lee, Mahone Avenue, Building
P-4307 (F)

Br: First Virginia Bank—Colonial
5320 Oaklawn Boulevard

PRINCE WILLIAM COUNTY

NCNB Virginia
140 Graham Park Road
Dumfries 22026

Br: 1120 Horner Road, Woodbridge

Br: Central Fidelity Bank
2201 Old Bridge Road

Brs: Crestar Bank
4150 Dale Boulevard
State Route 234, Westgate Shopping
Center
U.S. Route 1, Bridgewood Shopping
Center, Woodbridge

Br: First American Bank of Virginia
1476 Davis Ford Road

Brs: First Virginia Bank
14901 Washington Street, Haymarket
14500 Smoketown Road
14000 Jefferson Davis Highway,
Woodbridge
7900 Sudley Road
12429 Hedges Run Drive

Br: Independent Bank
8124 Sudley Road

Brs: Signet Bank/Virginia
8091 Sudley Road
201 Graham Park Road, Dumfries
9136 Mathis Avenue
12912 Fitzwater Drive, Nokesville
13927 Jefferson Davis Highway,
Woodbridge
13927 Jefferson Davis Highway,
Woodbridge (D-I)
2876 Dale Boulevard, Woodbridge

EFT: 4383 Dale Boulevard, Woodbridge

PULASKI COUNTY

Br: Bank of Speedwell, Incorporated
1105 Bob White Boulevard

Brs: Crestar Bank
New River Shopping Center
Routes 114 & 600

Br: First Virginia Bank—Southwest
Lee Highway & Trinkle Avenue,
Dublin

Brs: Signet Bank/Virginia
One Main Street
U.S. Route 11 & Trinkle Avenue,
Dublin
1000 East Main Street, Pulaski Mall
Shopping Center

RICHMOND COUNTY

Northern Neck State Bank
Warsaw 22572

Br: Time Square Shopping Center,
U.S. Route 360, Warsaw

Br: Signet Bank/Virginia
U.S. Route 360

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

ROANOKE COUNTY

First Virginia Bank—Southwest
6625 Williamson Road
Roanoke 24019
Brs: 2103 Electric Road, S.W.
4209 Starkey Road
1942 East Washington Avenue, Vinton

Br: Central Fidelity Bank
4110 Brambleton Avenue, S.W.

Brs: Crestar Bank
7227 Williamson Road
4025 Brambleton Avenue
Colonial Avenue and Electric Road

Brs: Signet Bank/Virginia
901 Hardy Road, Vinton
State Route 419, Cave Spring Office Park

ROCKBRIDGE COUNTY

Bank of Rockbridge
Raphine 24472
Brs: State Route 252, Brownsburg
U.S. Route 11, Fairfield
College Square Shopping Center, U.S. Route 11, North

Br: Central Fidelity Bank
U.S. Route 130 & State Route 759, Natural Bridge Station

Br: Crestar Bank
U.S. Route 11, North

ROCKINGHAM COUNTY

Farmers & Merchants Bank
205 Main Street
Timberville 22853
Brs: 125 Rockingham Street, Elkton
State Route 259, Broadway

First Virginia Bank—Planters
111 North Main Street
Bridgewater 22812
Br: 238 South Main Street, Dayton

Br: Crestar Bank
1905 East Market Street

Br: First American Bank of Virginia
516 North Main Street, Bridgewater

RUSSELL COUNTY

First Bank and Trust Company, The
Main Street & Secondary Road T-1029
Lebanon 24266

Peoples, Bank, Inc.
Depot Street
Honaker 24260
Brs: U.S. Highway 58, Banners Corner, Castlewood
U.S. Route 19, Lebanon
Main Street, Cleveland

Brs: Signet Bank/Virginia
Fairmont Avenue at 4th Street, - Honaker
Main Street, Lebanon

SCOTT COUNTY

Br: Peoples Bank, Inc.
Main Street, Dungannon

Brs: Signet Bank/Virginia
East Jackson Street, Gate City
U.S. Highway 23 & State Route 744, Weber City

SHENANDOAH COUNTY

First Virginia Bank—Shenandoah Valley
200 North Main Street
Woodstock 22657
Brs: Main Street, Mount Jackson
King & Holiday Streets, Strasburg
496 North Main Street, Woodstock
Ox Road & State Route 42, Woodstock

Brs: Crestar Bank
9397 Congress Street, New Market
Stoney Creek Boulevard, Edinburg

SMYTH COUNTY

Bank of Marion, The
102 West Main Street
Marion 24354
Brs: 1600 North Main Street, Marion
South Main Street and Washington Avenue, Marion
U.S. Highway 11, Chilhowie

Brs: Central Fidelity Bank
U.S. Route 11 & State Route 107, Chilhowie

SOUTHAMPTON COUNTY

Br: Bank of Sussex and Surry, The
Main Street, Ivor

SPOTSYLVANIA COUNTY

Br: Central Fidelity Bank
4230 Plank Road
EFT: 11023 Leavells Road

Brs: Crestar Bank
State Route 208, Spotsylvania Courthouse
5101 Jefferson Davis Highway
State Route 3 & Secondary State Route 710

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Spotsylvania County (Cont.)
Brs: First Virginia Bank
2062 Plank Road, Greenbrier Shopping Center
137 Spotsylvania Mall, State Route 3
2609 Lafayette Boulevard
EFT: Spotsylvania Mall
Br: Signet Bank/Virginia
2101 Plank Road
Brs: Union Bank and Trust Company
4540 Lafayette Boulevard
Route 3 & 639
10415 Courthouse Road

STAFFORD COUNTY
Brs: First Virginia Bank
State Route 610 & Bafferton Boulevard
Chatham Square Shopping Center, intersection of Butler Road & Rodney Lane
Brs: Peoples Bank of Danville, The
Stafford Courthouse
U.S. Route 17

SURRY COUNTY
Br: First Virginia Bank—Commonwealth
200 East Main Street, Surry

SUSSEX COUNTY
Bank of Sussex and Surry, The
Railroad Avenue
Wakefield 23888

Bank of Waverly, The
Main & Bank Streets
Waverly 23890
Brs: State Routes 735 & 634, Sussex
Bank Street, Waverly
Brs: Bank of Southside Virginia
Jarratt
Stony Creek
Br: Central Fidelity Bank
U.S. Route 301 & State Road 139

TAZEWELL COUNTY
Bank of Tazewell County
306 East Main Street
Tazewell 24651
Brs: 2070 Leatherwood Lane, Bluefield
511 Virginia Avenue, Bluefield
1108 Tazewell Avenue, Tazewell
621 East Riverside Drive, Tazewell
846 Fincastle Turnpike, Tazewell

Citizens Bank of Tazewell
643 East Riverside Drive
Tazewell 24651

First Virginia Bank—Clinch Valley
501 Railroad Avenue
Richlands 24641
Brs: U.S. Route 460 & State Route 719, Claypool Hill
U.S. Highway 19/460 and State Route 16, Tazewell

WARREN COUNTY
Peoples Bank of Front Royal, The
232 North Royal Avenue
Front Royal 22630
Br: First American Bank of Virginia
200 Remount Road, Front Royal
Br: First Virginia Bank—Shenandoah County
Royal Plaza Shopping Center, Front Royal
Brs: Signet Bank/Virginia
305-307 East Main Street, Front Royal
610 North Royal Avenue, Front Royal

WASHINGTON COUNTY
First Virginia Bank—Damascus
Laurel Avenue
Damascus 24236
Brs: U.S. Route 58, south of State Route 716, Damascus
State Route 80, Meadowview
Northwest corner of U.S. Route 11 & State Route 704
State Route 75, Abingdon

Highlands Union Bank
340 West Main Street
Abingdon 24210
Br: First Bank and Trust Company
Intersection of U.S Highway 19 & Highway 11
Brs: Central Fidelity Bank
102 Wall Street, S.W., Abingdon
210 Valley Street, N.E., Abingdon
Abingdon-Bristol Highway, Abingdon

WESTMORELAND COUNTY
Peoples Bank of Montross
Kings Highway
Montross 22520
Brs: First Virginia Bank
Hague
416 Colonial Avenue, Colonial Beach
Brs: Signet Bank/Virginia
State Route 205, Colonial Beach
Kings Highway

ALPHABETICAL LISTING BY LOCATION
OF STATE BANKS AND THEIR BANKING OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

WISE COUNTY

Big Stone Gap Bank and Trust Company
621 Wood Avenue
Big Stone Gap 24219

First Commonwealth Bank
204 West Main Street
Wise 24293

Miners Exchange Bank
Alternate Route 58
Coeburn 24230

Brs: First Virginia Bank of the Cumberlands
Pound
Main Street, Pound
Southwest corner of U.S. Route 23 Bypass & U.S. Route 23 Business

Br: Signet Bank/Virginia
Fourth & Broad Streets, St. Paul

WYTHE COUNTY

Bank of Speedwell, Incorporated
U.S. Route 21
Speedwell 24374

Brs: Fort Chiswell, Max Meadows
Parsonage Avenue, Rural Retreat
1055 East Main Street, Wytheville
170 East Main Street, Wytheville

Br: First Virginia Bank—Southwest
Evanham Square Shopping Center,
North 4th Street, Wytheville

YORK COUNTY

First Virginia Bank—Commonwealth
1782 George Washington Memorial Highway
Grafton 23692

Br: Central Fidelity Bank
U.S. Route 17, York Square
Shopping Center, Grafton

Brs: Crestar Bank
U.S. Route 17, Grafton
James York Plaza Shopping Center
U.S. Route 60 (Pocahontas Trail)
& McLaws Circle

Br: First American Bank of Virginia
Washington Square Shopping Center,
State Route 17 & Dare Road,
Grafton

Br: Signet Bank/Virginia
Grafton

(D-I) Drive-In
(ND) Night Depository
(EFT) Electronic Funds Transfer
(F) Facility

REGISTERED BANK HOLDING COMPANIES OPERATING IN VIRGINIA AND THEIR SUBSIDIARIES

American National Bankshares Inc., P.O. Box 191, Danville, Virginia 24543

C.E.O.–James A. Motley, President
American National Bank and Trust Company, Danville

Bancshares 2000, Inc., 8201 Greensboro Drive, McLean, Virginia 22102

C.E.O.–Michael A. Sullivan, President
Bank 2000, National Association, McLean, Virginia

The Bank of Southside Virginia Corporation, P.O. Box 392, Carson, Virginia 23830

C.E.O.–John H. Clements, Chairman of the Board and President
The Bank of Southside Virginia, Carson, Virginia

Central Fidelity Banks, Inc., P.O. Box 27602, Richmond, Virginia 23261

C.E.O.–Carroll L. Saine, Chairman of the Board
Central Fidelity Bank, Richmond, Virginia
Central Fidelity Bank, National Association, Richmond, Virginia

Central Virginia Bankshares, Inc., P.O. Box 39, Powhatan, Virginia 23139

C.E.O–Ralph L. Lyons, President
Central Virginia Bank, Powhatan, Virginia

Chesapeake Bank Corporation, P.O. Box 1848, Chesapeake, Virginia 23320

C.E.O.–Joseph M. Fail, President
Chesapeake Bank & Trust, Chesapeake, Virginia
American Bank, Newport News, Virginia

Chesapeake Financial Shares, Inc., P.O. Box 1419, Kilmarnock, Virginia 22482

C.E.O.–D. D. Monroe, Jr., President
Chesapeake National Bank, Kilmarnock, Virginia

Colonial–American Bankshares Corporation, P.O. Box 13888, Roanoke, Virginia 24038

C.E.O.–William F. Hawkins, Chairman of the Board and President
The Mountain National Bank of Clifton Forge, Clifton Forge, Virginia
Colonial–American National Bank, Roanoke, Virginia

Community Bankshares Incorporated, P.O. Box 2166, Petersburg, Virginia 23804

C.E.O.–Nathan S. Jones, III, President
The Community Bank, Petersburg

Crestar Financial Corporation, 919 East Main Street, P.O. Box 26665, Richmond, Virginia 23219

C.E.O.–Richard G. Tilghman, President & Chairman of the Board
Crestar Bank, Richmond, Virginia
Crestar Bank, N.A., Washington, D.C.
Crestar Bank Maryland, Bethesda, Maryland

Dominion Bankshares Corporation, P.O. Drawer 13327, Roanoke, Virginia 24040

C.E.O.–Warner N. Dalhouse, President
Dominion Bank of Shenandoah Valley, National Association, Bridgewater, Virginia
Dominion Bank of Greater Hampton Roads, National Association, Norfolk, Virginia
Dominion Bank of Richmond, National Association, Richmond, Virginia
Dominion Bank, National Association, Roanoke, Virginia
Dominion Bank of Northern Virginia, National Association, Vienna, Virginia
Dominion Bank of Maryland, National Association, Rockville, Maryland
Dominion Bank of Washington, National Association, Washington, D.C.
Dominion Bank of Middle Tennessee, Ashville, Tennessee
The First National Bank of Clarksville, Clarksville, Tennessee
The First National Bank of Sparta, Sparta, Tennessee

F & M Bank Corp., P.O. Box F, Timberville, Virginia 22853

C.E.O.–Dan B. Todd, President
Farmers & Merchants Bank, Timberville, Virginia

F & M National Corporation, P.O. Box 2800, Winchester, Virginia 22601

C.E.O.–Wilbur M. Feltner, Chairman of the Board
Albemarle Bank and Trust Company, d/b/a F&M Bank Charlottesville, Charlottesville, Virginia
Massanutten Bank and Trust, National Association, Harrisonburg, Virginia
The Suburban Bank, d/b/a/ F & M Bank, Richmond, Virginia
Farmers and Merchants National Bank, Winchester, Virginia

Fauquier National Bankshares Inc., 10 Courthouse Square, P.O. Box 561, Warrenton, Virginia 22186

C.E.O.–C. Hunton Tiffany, President
The Fauquier National Bank of Warrenton, Warrenton, Virginia

First American Bankshares, Inc., 15th and H Streets, N.W., First American Bank Building, Washington, D.C. 20005

C.E.O.–Robert G. Stevens, President
First American Bank, N.A., Washington, D.C.
Eastern Shore National Bank, Pocomoke City, Maryland
First American Bank of Maryland, Silver Spring, Maryland
First American Bank of Virginia, McLean, Virginia
First American Bank of New York, Albany, New York
Valley Fidelity Bank and Trust Company, Knoxville, Tennessee
First American Bank of Georgia, N.A., Atlanta, Georgia
Bank of Excambia, N.A., Pensacola, Florida
First American International Bank, Miami, Florida

First National Bankshares, Inc., 401 Halifax St., Box 955, Emporia, Virginia 23847

C.E.O.–J. R. Gobble, Jr., President
The First National Bank of Emporia, Emporia, Virginia

First National Corporation, P.O. Box 349, Strasburg, Virginia 22657

C.E.O.–Ronald F. Miller, President
The First National Bank of Strasburg, Strasburg, Virginia

First Virginia Banks, Inc., One First Virginia Plaza, 6400 Arlington Boulevard, Falls Church, Virginia 22046

C.E.O.–Robert H. Zalokar, Chairman of the Board
First Virginia Bank–South Central, Amherst, Virginia
First Virginia Bank–Planters, Bridgewater, Virginia
First Virginia Bank–Central, Charlottesville, Virginia
First Virginia Bank of the Cumberlands, Clintwood, Virginia
First Virginia Bank–Highlands, Covington, Virginia
First Virginia Bank–Damascus, Damascus, Virginia
First Virginia Bank, Falls Church, Virginia
First Virginia Bank–Southside, Farmville, Virginia
First Virginia Bank–Commonwealth, Grafton, Virginia
First Virginia Bank–South, Hurt, Virginia
First Virginia Bank of Tidewater, Norfolk, Virginia
First Virginia Bank–Colonial, Richmond, Virginia
First Virginia Bank–Southwest, Roanoke, Virginia
First Virginia Bank–Franklin County, Rocky Mount, Virginia
First Virginia Bank–South Hill, South Hill, Virginia
First Virginia Bank of Augusta, Staunton, Virginia
First Virginia Bank–Shenandoah Valley, Woodstock, Virginia
The Commercial Bank, Bel Air, Maryland
Tri-City Bank and Trust Company, Blountsville, Tennessee
United Bank and Trust Company, Upper Marlboro, Maryland

Fredericksburg National Bancorp, 2403 Fall Hill Avenue, Box 7207, Fredericksburg, Virginia 22404

C.E.O.–Stuart H. Payne, Sr., President
The National Bank of Fredericksburg, Fredericksburg, Virginia

George Mason Bankshares. Inc., P.O. Box 600, Fairfax, Virginia 22030

C.E.O.–Marshall H. Groom, President
The George Mason Bank, Fairfax, Virginia

Harvest Bancorp, Inc., P.O. Box 9, Hamilton, Virginia 22068

C.E.O.–Clyde C. Lamond, III, Chairman of the Board
The Farmers & Merchants National Bank of Hamilton, Hamilton, Virginia

Independent Banks of Virginia, Inc., P.O. Box 3749, Norfolk, Virginia 23514

C.E.O.–C. Phillips Kraemer, President
Heritage Bank & Trust, Norfolk, Virginia
Princess Anne Commercial Bank, Virginia Beach, Virginia
Heritage Bank of Northern Virginia, McLean, Virginia

James Madison Limited, 1730 M Street, N.W., Washington, D.C. 20036

C.E.O.–K. Donald Menefee, Chairman of the Board
Madison National Bank, Washington, D.C.
United National Bank of Washington, Washington, D.C.
Madison Bank of Maryland, Silver Spring, Maryland
The McLean Bank, National Association, McLean, Virginia

Jefferson Bankshares, Inc., P.O. Box 711, Charlottesville, Virginia 22902

C.E.O.–Hovey S. Dabney, President
Jefferson National Bank, Charlottesville, Virginia

Lunenburg Community Bankshares, P.O. Box 569, Kenbridge, Virginia 23944

C.E.O.–Ben L. Watson, III, Executive Vice President
The Lunenburg County Bank, Kenbridge, Virginia

Mercantile Bankshares Corporation, Two Hopkins Plaza, P.O. Box 1477, Baltimore, Maryland 21201

C.E.O.–H. Furlong Baldwin, Chairman of the Board
The Annapolis Banking and Trust Company, Annapolis, Maryland
Bank of Southern Maryland, La Plata, Maryland
Calvert Bank and Trust Company, Prince Frederick, Maryland
The Chestertown Bank of Maryland, Chestertown, Maryland
The Citizens National Bank, Laurel, Maryland
County Banking & Trust Company, Elkton, Maryland
The Fidelity Bank, Frostburg, Maryland
The First National Bank of St. Mary's, Leonardtown, Maryland
The Forest Hill State Bank, Forest Hill, Maryland
Fredericktown Bank and Trust Company, Fredericktown, Maryland
Mercantile-Safe Deposit & Trust Company, Baltimore, Maryland
Peninsula Bank, Princess Anne, Maryland
The Peoples Bank of Maryland, Denton, Maryland
Potomac Valley Bank, Gaithersburg, Maryland
St. Michaels Bank, St. Michaels, Maryland
Westminster Bank and Trust Company of Carroll County, Westminster, Maryland
The Eastville Bank, Eastville, Virginia

National Bankshares, Inc., 100 South Main Street, Blacksburg, Virginia 24060

C.E.O.–James G. Rakes, President
The National Bank of Blacksburg, Blacksburg, Virginia

NCNB Corporation, 1 NCNB Plaza, Charlotte, North Carolina 28255

C.E.O.–Hugh L. McColl, Jr., Chairman of the Board
NCNB National Bank of North Carolina, Charlotte, North Carolina
NCNB Virginia, Dumfries, Virginia
NCNB National Bank, Atlanta, Georgia
NCNB National Bank of Florida, Tampa, Florida
NCNB South Carolina, Columbia, South Carolina
CentraBank, Inc., Baltimore, Maryland

Northern Neck Bankshares Corporation, P.O. Box 68, Warsaw, Virginia 22572

C.E.O.–E. Payton Motley, President
The Northern Neck State Bank, Warsaw, Virginia

The Northern Virginia Banking Corporation, 11 Pidgeon Hill Drive, Sterling, Virginia 22170

C.E.O.–Harold E. McCarty, Jr., President
The National Bank of Northern Virginia, Sterling, Virginia

Old Point Financial Corporation, 1 West Mellen Street, Hampton, Virginia 23663

C.E.O.–R. F. Shuford, President
Old Point National Bank of Phoebus, Hampton, Virginia

Page Bankshares, Inc., P.O. Box 10, Stanley, Virginia 22851

C.E.O.–C. Gaylon Waters, Secretary/Treasurer
The Farmers and Merchants National Bank of Stanley, Stanley, Virginia

Piedmont BankGroup Incorporated, P.O. Box 4751, Martinsville, Virginia 24115

C.E.O.–Irving M. Groves, Jr., President
Piedmont Trust Bank, Martinsville, Virginia
The First National Bank of Ferrum, Ferrum, Virginia
The Community Bank of Forest, Forest, Virginia
Bank of Carroll, Hillsville, Virginia
The First National Bank of Saltville, Saltville, Virginia
The First National Bank of Stuart, Stuart, Virginia

Premier Bankshares Corporation, P.O. Box 909, Tazewell, Virginia 24651

C.E.O.–J. W. West, President
Bank of Speedwell, Incorporated, Speedwell, Virginia
Tazewell National Bank, Tazewell, Virginia
Peoples Bank, Inc., Honaker, Virginia
The Richlands National Bank, Richlands, Virginia

Rappahannock Bankshares, Inc., P.O. Box 179, Washington, Virginia 22747

C.E.O.–George K. Miller, President
The Rappahannock National Bank of Washington, Washington, Virginia

Riggs National Corporation, P.O. Box 1912, Washington, D.C. 20074

C.E.O.–J. L. Allbritton, Chairman of the Board
The Riggs National Bank of Washington, D.C., Washington, D.C.
The Riggs National Bank of Virginia, Merrifield, Virginia
The Riggs National Bank of Maryland, Rockville, Maryland

Shawsville Bancorp, Inc., P.O. Box 67, Shawsville, Virginia 24162

C.E.O.–J. E. Pearman, Jr., Vice President, Secretary & Treasurer
Bank of Shawsville, Shawsville, Virginia

Signet Banking Corporation, P.O. Box 25970, Richmond, Virginia 23260

C.E.O.–Frederick Deane, Jr., Chairman of the Board
Signet Bank/Virginia, Richmond, Virginia
Signet Bank/Maryland, Baltimore, Maryland
Signet Bank, N.A., Washington, D.C.

Southwest Virginia Bankshares, Inc., P.O. Box 1067, Marion, Virginia 24354

C.E.O.–William D. Smith, President
The Bank of Marion, Marion, Virginia

Sovran Financial Corporation, One Commercial Place, P.O. Box 600, Norfolk, Virginia 23510

C.E.O.–C. A. Cutchins, III, Chairman of the Board
Sovran Bank, N.A., Richmond, Virginia
Sovran Bank/Maryland, Bethesda, Maryland
Sovran Bank/D.C. National, Washington, D.C.
Sovran Bank/Delaware, Dover, Delaware

Sovran Bank/Central South, Nashville, Tennessee
Sovran Bank/Chattanooga, Chattanooga, Tennessee
Sovran Bank/Hickman County, Hickman County, Tennessee
Sovran Bank/Memphis, Memphis, Tennessee
Sovran Bank/Clarksville, Clarksville, Tennessee
Sovran Bank/Greenville, Greenville, Tennessee
Sovran Bank/Tri-Cities, Johnson City, Tennessee
Sovran Bank/Marshall County, Marshall County, Tennessee
Sovran Bank/Union City, Union City, Tennessee
Sovran Bank/Eastern, Oak Ridge, Tennessee
Sovran Bank/Williamson County, Williamson County, Tennessee
Sovran Bank/Kentucky, Hopkinsville, Kentucky

United Financial Banking Companies, Inc., 8399 Leesburg Pike, Vienna, Virginia 22180

C.E.O.–Ralph E. Jewell, Chairman of the Board & President
The Business Bank, Vienna, Virginia

Virginia Community Bankshares, Inc., P.O. Box 888, Louisa, Virginia 23093

C.E.O.–A. Pierce Stone, President
Virginia Community Bank, Louisa

Washington Bancorporation, 619 14th Street, N.W., Washington, D.C. 20005

C.E.O.–Luther H. Hodges, Jr., Chairman of the Board
The National Bank of Washington, Washington, D.C.
The Washington Bank, Reston, Virginia

TRUST SUBSIDIARIES

Signet Trust Company
7 North Eighth Street
Richmond, Virginia 23219

Dominion Trust Company
213 South Jefferson St.
Roanoke, Virginia 24040

FOREIGN BRANCHES AND EDGE ACT BANKS

Signet Banking Corporation, Richmond, Virginia

Signet Bank/Virginia, Richmond, Virginia
Branch: Nassau, Bahamas
Signet Bank International, Richmond, Virginia (Edge Act)
Signet Bank/Virginia (Grand Cayman) Limited, Georgetown, Cayman Islands

Crestar Financial Corporation, Richmond, Virginia

Crestar Bank, Richmond, Virginia
Branch: Georgetown, Cayman Islands
United Virginia Bank International, Richmond, Virginia (Edge Act)

SAVINGS INSTITUTION HOLDING COMPANIES AND THEIR VIRGINIA CHARTERED SUBSIDIARIES

Heritage Financial Corporation
Heritage Savings Bank, FSB
10th and Main Streets
Richmond, Virginia 23214
(Authorized: August 24, 1978)

Ameribanc Investors Group
Ameribanc Savings Bank
7630 Little River Turnpike
9th Floor
Post Office Box 36
Annandale, Virginia 22003
(Authorized: June 28, 1984)

CONSOLIDATED STATEMENT OF CONDITION OF STATE CHARTERED SAVINGS INSTITUTIONS AS OF DECEMBER 31

		1986 31 SAVINGS INSTITUTIONS 164 BRANCHES	1987 26 SAVINGS INSTITUTIONS 179 BRANCHES
	ASSETS		
1.	First mortgage loans	$4,866,103,262	$4,714,613,827
2.	Home improvement loans	6,984,222	8,966,046
3.	Loans on savings accounts	19,633,842	16,395,816
4.	Other loans	481,397,059	546,129,694
5.	Real estate owned	67,828,527	73,181,526
6.	Office buildings	55,800,219	60,401,838
7.	Furniture and fixtures	26,170,145	27,295,298
8.	Cash on hand and in banks	178,582,190	148,314,440
9.	Federal Home Loan Bank Stock	47,281,460	52,563,841
10.	Government obligations	178,154,245	170,043,446
11.	Other investments	392,327,532	417,824,940
12.	Other assets	450,268,653	436,858,715
13.	TOTAL ASSETS	$6,770,531,356	$6,672,589,427
	LIABILITIES		
14.	Savings accounts	$5,290,083,848	$5,096,985,872
15.	Advances from F.H.L.B.	527,829,155	652,890,043
16.	Borrowed money	195,097,462	445,963,376
17.	Loans in process	297,944,782	117,783,872
18.	Other liabilities	183,278,165	116,574,983
19.	TOTAL LIABILITIES	$6,494,233,412	$6,430,198,146
	NET WORTH		
20.	Reserves required by law	$ 27,771,758	$ 14,529,138
21.	Voluntary reserves	4,964,660	3,326,833
22.	Capital stock	44,654,712	60,302,283
23.	Surplus and undivided profits	198,906,814	164,233,027
24.	TOTAL NET WORTH	$ 276,297,944	$ 242,391,281
25.	TOTAL LIABILITIES & NET WORTH	$6,770,531,356	$6,672,589,427

SAVINGS INSTITUTIONS APPLICATIONS RECEIVED—1987

MERGERS

DATE	DESCRIPTION	ACTIVITY
8/28/86	Providence Savings and Loan Association, Vienna, VA to merge into it MSH Savings & Loan Association (Phantom)	Withdrawn 3/5/87
8/25/87	Colonial Savings and Loan Association, Richmond, VA to merge into it First Federal Savings and Loan Association of Roanoke, VA under the charter and title of "Colonial Savings and Loan Association."	Withdrawn 11/2/87

ACQUISITIONS PURSUANT TO SECTION 6.1-194.87 OF THE VIRGINIA CODE OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
3/18/87	George W. McCall to acquire between 17.0 & 51.0 percent of the voting stock of Sentinel Savings Bank, Richlands, VA.	Approved 7/31/87
4/20/87	Thomas A. Ronzetti to acquire 90.0 percent of the voting stock of Lincoln Savings and Loan Association, Richmond, VA	Approved 7/24/87
10/9/87	Investors Financial Corporation to acquire 100 percent of the voting stock of Investors Savings Bank, Richmond, VA.	Approved 12/24/87

ACQUISITIONS PURSUANT TO CHAPTER 3.01 ARTICLE 11 OF THE VIRGINIA CODE

DATE	DESCRIPTION	ACTIVITY
11/17/87	Chevy Chase Savings Bank, Chevy Chase, Maryland to acquire Standard Savings and Loan Association, Grundy, VA	Pending

BRANCHES

DATE	INSTITUTION	LOCATION	ACTIVITY
12/19/86	Investors Savings Bank Richmond, VA	Southeast corner of State Route 17 & Grafton Station Lane, Grafton, York County, VA	Approved 3/4/87
1/14/87	Investors Savings Bank Richmond, VA	Northwest corner of Dam Neck Road & General Booth Boulevard City of Virginia Beach, VA	Approved 3/4/87
1/28/87	United Savings Bank Vienna, VA	11419 Sunset Hills Road Reston, Fairfax County, VA	Approved 6/5/87
5/4/87	Caroline Savings and Loan Association Bowling Green, VA	250 feet south of the intersection of Salem Station Boulevard & Leavells Road, Spotsylvania County, VA	Approved 7/13/87
6/5/87	Investors Savings Bank Richmond, VA	Stony Point Shopping Center, Forest Hill Avenue, City of Richmond, VA	Approved 8/11/87
6/11/87	United Savings Bank Vienna, VA	8697 Sudley Road, City of Manassas, VA	Approved 8/31/87
8/3/87	Investors Savings Bank Richmond, VA	1265 Seminole Trail Albemarle County, VA	Approved 11/10/87
8/11/87	United Savings Bank Vienna, VA	2340 Dulles Corner Boulevard, Herndon, Fairfax County, VA	Approved 10/26/87

8/20/87	Investors Savings Bank Richmond, VA	Southeast corner of Laburnum Avenue & Gay Streets, Henrico County, VA	Approved 11/25/87

NON-DEPOSITORY OFFICES

DATE	INSTITUTION	LOCATION	ACTIVITY
12/5/86	Newport News Savings and Loan Association Newport News, VA	Marlin Drive, Duck, Dare County, North Carolina	No Objection 1/8/87
2/12/87	Lincoln Savings and Loan Association Richmond, VA	611 North Courthouse Road Chesterfield County, VA	No Objection 11/17/87
10/19/87	Investors Savings Bank Richmond, VA	250 Australian Avenue, South Suite 704 West Palm Beach, FL	No Objection 11/17/87

MAIN OFFICE REDESIGNATIONS

DATE	INSTITUTION	LOCATION	ACTIVITY
2/18/87	Guaranty Savings and Loan Association	From: 206 5th Street, N.E. City of Charlottesville To: 1700 Seminole Trail Albemarle County	Approved 3/4/87

BRANCH RELOCATIONS

DATE	INSTITUTION	LOCATION	ACTIVITY
6/3/87	Ameribanc Savings Bank Annandale, VA	From: 9514 West Center Street To: 8640 Centreville Road both in the City of Manassas, VA	Approved 7/17/87
11/20/87	Virginia Savings Bank Front Royal	From: 35 Featherbed Lane To: 2211 Valley Avenue both in the City of Winchester, VA	Approved 12/10/87

SAVINGS INSTITUTION STATUS CHANGES—1987

BRANCH OPENINGS

January	20	Investors Savings Bank, Richmond, VA opened a branch office at 10700 Midlothian Turnpike, Chesterfield County, VA.
June	22	Investors Savings Bank, Richmond, VA opened a branch office at the southeast corner of Colonial Avenue & 21st Street, City of Norfolk, VA.
July	27	First Colonial Savings Bank, Prince George, VA opened a branch office at State Route 226, (Cox Road) at U.S. Route 1, Dinwiddie County, VA.
August	24	McLean Savings and Loan Association, McLean, VA opened a branch office at 8240 Leesburg Pike, Tysons Corner, Fairfax County, VA.
September	14	United Savings Bank, Vienna, VA opened a branch office at 8697 Sudley Road, City of Manassas, VA.

November	16	Investors Savings Bank, Richmond, VA opened a branch office at Dam Neck Road & General Booth Boulevard, City of Virginia Beach, VA.
November	16	Investors Savings Bank, Richmond, VA opened a branch office at Stony Point Shopping Center, Forest Hill Avenue, City of Richmond, VA.
November	23	United Savings Bank, Vienna, VA opened a branch office at 2340 Dulles Corner Boulevard, Suite 100, Herndon, Fairfax County, Virginia.
November	30	Investors Savings Bank, Richmond, VA opened a branch office at 4390 Laburnum Avenue, Henrico County, VA.
December	22	United Savings Bank, Vienna, VA opened a branch office at 11419 Sunset Hills Road, Fairfax County, VA.

MAIN OFFICE REDESIGNATION

March	5	Guaranty Savings and Loan Association redesignated its main office from 206 Fifth Street, N.E., City of Charlottesville to 1700 Seminole Trail, Albemarle County, VA.

BRANCH RELOCATIONS

January	12	Colonial Savings and Loan Association, Richmond changed the location of its branch office from 10041 Midlothian Turnpike to 808 Moorefield Park Drive, both in Chesterfield County, VA.
July	13	Investors Savings Bank, Richmond changed the location of its branch office from 8506 Patterson Avenue to 900 Parham Road, both in Henrico County, VA.
October	26	Ameribanc Savings Bank, Annandale changed the location of its branch office from 9514 West Center Street to 8640 Centreville Road, both in the City of Manassas, VA.
November	16	Shore Savings and Loan Association, Accomack changed the location of its branch office from 109 South Main Street to Maddox Boulevard, both in Accomack County, VA.

NON-DEPOSITORY OFFICE OPENINGS

January	28	Newport News Savings Bank, Newport News opened a non-depository office at SR Box 242, Marlin Drive, Duck, Dare County, NC.

BRANCH CLOSINGS

December	8	First Commonwealth Savings Bank, Alexandria, VA closed a branch office at 501 King Street, Alexandria, VA.

CHANGES IN TITLE

February	11	Newport News Savings and Loan Association, Newport News, VA changed their name to Newport News Savings Bank.
June	15	First Commonwealth Savings and Loan Association, Alexandria, VA changed their name to First Commonwealth Savings Bank.

STATE CHARTERED SAVINGS INSTITUTIONS WHICH CONVERTED TO FEDERAL CHARTER

April	7	Mutual Savings and Loan Association, Danville, VA converted to a federal charter.

May	29	Heritage Savings and Loan Association, Richmond, VA converted to a federal charter.
July	22	Providence Savings and Loan Association, Vienna, VA converted to a federal charter.
October	22	People's Savings and Loan Association, Hampton, VA converted to a federal charter.
December	31	Homestead Savings and Loan Association, Portsmouth, VA converted to a federal charter.

STATEMENT OF CONDITION

		SL-191 SHORE SAVINGS AND LOAN ASSOCIATION ACCOMAC 4 OFFICES	SL-217 FIRST COMMON-WEALTH SAVINGS BANK ALEXANDRIA 1 OFFICE
	ASSETS		
1.	First mortgage loans	$ 36,523,504	$108,084,104
2.	Home improvement loans	—	—
3.	Loans on savings accounts	401,197	223,332
4.	Other loans	535,280	—
5.	Real estate owned	—	—
6.	Office buildings	626,962	1,922,491
7.	Furniture and fixtures	227,103	335,399
8.	Cash on hand and in banks	821,777	3,818,895
9.	Federal Home Loan Bank Stock	251,300	716,200
10.	Government obligations	700,528	—
11.	Other investments	1,524,165	5,195,000
12.	Other assets	152,982	3,540,268
13.	TOTAL ASSETS	$41,764,798	$123,835,689
	LIABILITIES		
14.	Savings accounts	$35,832,517	$112,601,377
15.	Advances from F.H.L.B.	1,915,043	1,500,000
16.	Borrowed money	1,480,000	—
17.	Loans in process	714,972	—
18.	Other liabilities	250,179	532,455
19.	TOTAL LIABILITIES	$40,192,711	$114,633,832
	NET WORTH		
20.	Reserves required by law	$ —	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	100,600	100,160
23.	Surplus and undivided profits	1,471,487	9,101,697
24.	TOTAL NET WORTH	$ 1,572,087	$ 9,201,857
25.	TOTAL LIABILITIES & NET WORTH	$41,764,798	$123,835,689

*Mutual Association

DECEMBER 31, 1987

SL-173 AMERIBANC SAVINGS BANK ANNANDALE	SL-129 CAROLINE SAVINGS AND LOAN ASSOCIATION BOWLING GREEN	SL-267 GUARANTY SAVINGS AND LOAN ASSOCIATION CHARLOTTES-VILLE	SL-216 VIRGINIA SAVINGS BANK FRONT ROYAL	SL-276 STANDARD SAVINGS AND LOAN ASSOCIATION GRUNDY	
30 OFFICES	1 OFFICE	4 OFFICES	3 OFFICES	1 OFFICE	
$822,281,486	$19,485,307	$66,753,363	$33,314,267	$108,084,104	1.
—	114,312	—	5,243	—	2.
3,297,152	203,161	290,669	9,678	223,332	3.
5,128,788	1,763,560	4,370,569	2,449,910	—	4.
16,263,545	—	222,644	—	—	5.
10,437,296	387,912	208,455	808,885	1,922,491	6.
5,477,071	14,789	459,698	159,249	335,399	7.
25,147,445	579,113	2,310,322	2,299,387	3,818,895	8.
8,166,081	153,600	756,100	263,900	716,200	9.
—	—	2,003,464	9,065	—	10.
19,509,782	1,019,464	22,100,845	3,463,005	5,195,000	11.
81,107,392	307,898	435,727	513,682	3,540,268	12.
$996,816,038	$24,029,116	$99,911,856	$43,296,271	$123,835,689	13.
$675,751,912	$17,390,034	$70,343,733	$36,012,909	$112,601,377	14.
145,100,000	3,000,000	5,400,000	1,600,000	1,500,000	15.
110,049,764	485,000	16,787,874	2,000,000	—	16.
—	1,127,959	2,911,748	1,406,230	—	17.
17,178,679	357,864	997,591	377,342	532,455	18.
$948,080,355	$22,360,857	$96,440,946	$41,396,481	$114,633,832	19.
$ —	$ 110,030	$ —	$ —	$ —	20.
—	—	—	—	—	21.
500,000	331,415	671,460	984,430	100,160	22.
48,235,683	1,226,814	2,799,450	915,360	9,101,697	23.
$ 48,735,683	$ 1,668,259	$ 3,470,910	$ 1,899,790	$ 9,201,857	24.
$996,816,038	$24,029,116	$99,911,856	$43,296,271	$123,835,689	25.

STATEMENT OF CONDITION

		SL-228 FIRST COLONIAL SAVINGS BANK HOPEWELL 6 OFFICES	SL-45 *THE COOPERATIVE BUILDING AND LOAN ASSOCIATION OF LYNCHBURG, INCORPORATED LYNCHBURG 5 OFFICES
	ASSETS		
1.	First mortgage loans	$ 78,227,528	$130,544,480
2.	Home improvement loans	57,470	284,442
3.	Loans on savings accounts	—	1,241,553
4.	Other loans	16,353,633	617,709
5.	Real estate owned	396,724	219,737
6.	Office buildings	1,520,354	946,660
7.	Furniture and fixtures	249,078	155,632
8.	Cash on hand and in banks	2,560,234	1,824,413
9.	Federal Home Loan Bank Stock	733,900	1,179,000
10.	Government obligations	10,337,609	6,010,222
11.	Other investments	5,184,139	16,193,511
12.	Other assets	4,836,428	2,093,523
13.	TOTAL ASSETS	$120,457,097	$161,310,882
	LIABILITIES		
14.	Savings accounts	$102,552,127	$147,288,793
15.	Advances from F.H.L.B.	8,400,000	1,150,000
16.	Borrowed money	3,308,179	—
17.	Loans in process	992,910	—
18.	Other liabilities	839,620	885,137
19.	TOTAL LIABILITIES	$116,092,836	$149,323,930
	NET WORTH		
20.	Reserves required by law	$ 203,614	$ 3,312,735
21.	Voluntary reserves	—	—
22.	Capital stock	906,268	—
23.	Surplus and undivided profits	3,254,379	8,674,217
24.	TOTAL NET WORTH	$ 4,364,261	$ 11,986,952
25.	TOTAL LIABILITIES & NET WORTH	$120,457,097	$161,310,882

*Mutual Association

DECEMBER 31, 1987

SL-201 COMMON-WEALTH SAVINGS BANK OF VIRGINIA MANASSAS	SL-142 *IMPERIAL SAVINGS AND LOAN ASSOCIATION, OF VIRGINIA MARTINSVILLE	SL-253 McLEAN SAVINGS AND LOAN ASSOCIATION McLEAN	SL-84 NEWPORT NEWS SAVINGS BANK NEWPORT NEWS	SL-223 BLACK DIAMOND SAVINGS BANK NORTON	
1 OFFICE	1 OFFICE	4 OFFICES	12 OFFICES	3 OFFICES	
$65,110,935	$3,424,261	$304,540,154	$288,153,995	$34,382,611	1.
7,666	513,286	—	29,982	2,583,015	2.
326,965	292,629	601,929	1,730,874	440,141	3.
6,591,156	153,661	1,942,281	23,775,513	—	4.
—	46,743	20,781,395	3,752,731	480,408	5.
1,262,425	60,283	7,534,979	3,273,147	420,624	6.
169,484	8,513	1,320,953	943,564	74,709	7.
358,026	2,239,672	5,388,327	4,050,415	684,175	8.
429,400	37,600	3,435,700	2,394,000	312,000	9.
1,650,109	448,866	2,004,180	1,000,000	878,253	10.
1,535,354	2,600	13,912,040	15,364,822	4,124,325	11.
3,517,713	37,651	23,168,311	10,362,710	375,373	12.
$80,959,233	$7,265,765	$384,630,249	$354,831,753	$44,755,634	13.
$58,638,583	$6,755,682	$315,475,479	$296,295,175	$40,364,920	14.
7,500,000	—	43,000,000	19,450,000	2,000,000	15.
—	—	5,000,000	10,184,267	—	16.
9,858,258	31,683	12,130,100	—	249,104	17.
583,149	41,731	9,728,899	4,980,325	256,835	18.
$76,579,990	$6,829,096	$385,334,478	$330,909,767	$42,870,859	19.
$ 263,722	$ 206,840	$ —	$ 9,892,000	$ 295,903	20.
—	—	2,762,073	—	36,745	21.
500,000	—	966,834	1,380,000	974,676	22.
3,615,521	229,829	(4,433,136)	12,649,986	577,451	23.
$ 4,379,243	$ 436,669	$ (704,229)	$ 23,921,986	$ 1,884,775	24.
$80,959,233	$7,265,765	$384,630,249	$354,831,753	$44,755,634	25.

STATEMENT OF CONDITION

		SL-112 *ELIZABETH BUILDING AND LOAN ASSOCIATION INCORPORATED PORTSMOUTH 1 OFFICE	SL-264 *SENTINEL SAVINGS BANK RICHLANDS 2 OFFICES
	ASSETS		
1.	First mortgage loans	$3,779,895	$ 9,569,755
2.	Home improvement loans	—	—
3.	Loans on savings accounts	9,000	234,384
4.	Other loans	—	204,795
5.	Real estate owned	18,988	140,634
6.	Office buildings	—	203,766
7.	Furniture and fixtures	626	175,888
8.	Cash on hand and in banks	170,457	1,676,748
9.	Federal Home Loan Bank Stock	—	112,460
10.	Government obligations	—	1,588,355
11.	Other investments	—	2,760,000
12.	Other assets	14,367	2,827,108
13.	TOTAL ASSETS	$3,993,333	$19,493,893
	LIABILITIES		
14.	Savings accounts	$1,100,824	$17,977,031
15.	Advances from F.H.L.B.	—	—
16.	Borrowed money	2,482,232	—
17.	Loans in process	—	—
18.	Other liabilities	115,811	145,840
19.	TOTAL LIABILITIES	$3,698,867	$18,122,871
	NET WORTH		
20.	Reserves required by law	$ 92,365	$ 108,436
21.	Voluntary reserves	—	—
22.	Capital stock	—	884,390
23.	Surplus and undivided profits	202,101	378,196
24.	TOTAL NET WORTH	$ 294,466	$ 1,371,022
25.	TOTAL LIABILITIES & NET WORTH	$3,993,333	$19,493,893

*Mutual Association

DECEMBER 31, 1987

SL-282 CARDINAL SAVINGS AND LOAN ASSOCIATION RICHMOND 3 OFFICES	SL-225 COLONIAL SAVINGS AND LOAN ASSOCIATION RICHMOND 9 OFFICES	SL-239 INVESTORS SAVINGS BANK RICHMOND 45 OFFICES	SL-226 LINCOLN SAVINGS AND LOAN ASSOCIATION RICHMOND 4 OFFICES	SL-15 *SOUTHWEST VIRGINIA SAVINGS AND LOAN ASSOCIATION ROANOKE 5 OFFICES	
$128,861,878	$245,421,955	$1,579,471,000	$132,908,510	$53,561,303	1.
—	—	1,194,000	—	204,130	2.
146,455	59,751	3,305,000	358,443	321,141	3.
17,455,257	21,097,651	187,008,000	3,779,012	663,309	4.
8,584,945	1,224,423	7,149,000	539,242	—	5.
507,498	1,017,307	15,635,000	916,209	2,652,726	6.
929,691	775,042	9,685,000	569,619	216,540	7.
4,595,847	5,347,366	31,183,000	29,130,878	839,385	8.
1,600,200	2,625,000	21,263,000	1,565,700	593,200	9.
8,041,410	—	102,685,000	3,761,065	2,604,467	10.
59,157,306	64,361,031	28,291,000	—	2,382,757	11.
6,974,945	39,623,988	133,458,000	37,457,361	339,957	12.
$236,855,432	$381,553,514	$2,120,327,000	$210,986,039	$64,378,915	13.
$167,450,158	$299,107,141	$1,561,516,000	$128,727,370	$54,144,973	14.
32,003,000	52,500,000	278,452,000	23,650,000	5,050,000	15.
29,214,033	11,914,000	118,273,000	47,157,000	583,245	16.
8,688,037	—	56,377,000	—	680,423	17.
5,960,788	7,674,490	38,570,000	5,524,830	756,884	18.
$243,316,016	$371,195,631	$2,053,188,000	$205,059,200	$61,215,525	19.
$ —	$ —	$ —	$ —	$ —	20.
528,015	—	—	—	—	21.
2,589,319	4,206,976	10,629,000	5,500,000	—	22.
(9,577,918)	6,150,907	56,510,000	426,839	3,163,390	23.
$ (6,460,584)	$ 10,357,883	$ 67,139,000	$ 5,926,839	$ 3,163,390	24.
$236,855,432	$381,553,514	$2,120,327,000	$210,986,039	$64,378,915	25.

STATEMENT OF CONDITION

		SL-286 FAIRFAX SAVINGS BANK SPRINGFIELD 1 OFFICE	SL-200 UNITED SAVINGS BANK VIENNA 14 OFFICES
	ASSETS		
1.	First mortgage loans	$26,273,980	$124,750,667
2.	Home improvement loans	—	3,904,554
3.	Loans on savings accounts	181,684	685,756
4.	Other loans	4,796,631	219,508,701
5.	Real estate owned	—	147,904
6.	Office buildings	—	5,209,973
7.	Furniture and fixtures	248,476	3,861,921
8.	Cash on hand and in banks	1,520,453	3,667,517
9.	Federal Home Loan Bank Stock	113,700	1,712,600
10.	Government obligations	—	—
11.	Other investments	5,523,643	29,630,841
12.	Other assets	303,101	69,797,232
13.	TOTAL ASSETS	$38,961,668	$462,877,666
	LIABILITIES		
14.	Savings accounts	$30,791,634	$417,838,846
15.	Advances from F.H.L.B.	1,360,000	1,350,000
16.	Borrowed money	—	15,003,007
17.	Loans in process	3,303,037	—
18.	Other liabilities	349,775	5,598,383
19.	TOTAL LIABILITIES	$35,804,446	$439,790,236
	NET WORTH		
20.	Reserves required by law	$ —	$ —
21.	Voluntary reserves	—	—
22.	Capital stock	3,225,000	18,447,785
23.	Surplus and undivided profits	(67,778)	4,639,645
24.	TOTAL NET WORTH	$ 3,157,222	$ 23,087,430
25.	TOTAL LIABILITIES & NET WORTH	$38,961,668	$462,877,666

*Mutual Association

DECEMBER 31, 1987

SL-260 SEABOARD SAVINGS AND LOAN ASSOCIATION VIRGINIA BEACH 4 OFFICES	SL-185 JEFFERSON SAVINGS AND LOAN ASSOCIATION WARRENTON 9 OFFICES	SL-252 LIBERTY SAVINGS BANK WARRENTON 1 OFFICE	
$ 71,370,330	$273,659,227	$71,590,994	1.
12,160	55,786	—	2.
673,662	1,106,130	128,931	3.
14,354,797	4,208,923	5,881,646	4.
3,980,292	9,205,388	—	5.
—	2,790,603	1,886,107	6.
—	477,048	709,201	7.
4,201,926	4,309,814	3,442,025	8.
492,200	2 922,500	672,400	9.
—	19,030,360	7,290,493	10.
25,600,000	90,394,310	595,000	11.
646,951	11,611,855	3,230,452	12.
$121,332,318	$419,771,944	$95,427,249	13.
$ 85,401,664	$332,824,066	$73,986,618	14.
6,010,000	8,000,000	4,500,000	15.
20,117,130	51,924,645	—	16.
—	8,725,150	10,587,261	17.
1,263,981	11,187,206	2,303,521	18.
$112,792,775	$412,661,067	$91,377,400	19.
$ —	$ —	43,493	20.
—	—	—	21.
4,451,610	535,130	1,354,230	22.
4,087,933	6,575,747	2,652,126	23.
$ 8,539,543	$ 7,110,877	$ 4,049,849	24.
$121,332,318	$419,771,944	$95,427,249	25.

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1987

(S) Ameribanc Savings Bank
7620 Little River Turnpike
Annandale 22003 (Fairfax County)
Year Opened—1957
C.E.O.—J. H. Harrison

Brs: City of Alexandria—
3690-A King Street
951 North Fairfax Street
City of Charlottesville—
1709 Emmet Street
City of Fredericksburg—
1316 Jefferson Davis Highway
City of Manassas—
8640 Centreville Road
8402 Sudley Road
City of Virginia Beach—
5288 Providence Road
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
Arlington County—
2444 North Harrison Street
Fairfax County—
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Baileys' Crossroads
Leesburg Pike & State Route 50, Seven Corners Regional Shopping Center
7949 Tyson's Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna
13826 Lee Highway, Centreville
Fauquier County—
276 Lee Highway, Warrenton
Loudoun County—
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg
Prince William County—
13448 Jefferson Davis Highway, Woodbridge
13953 Jefferson Davis Highway, Woodbridge
12771 Harbor Drive, Woodbridge
Spotsylvania County—
990 Bragg Road
Village Square Shopping Center
Stafford County—
1396 Garrisonville Road

(S) Black Diamond Savings Bank
440 Park Avenue
Norton 24273
Year Opened—1973
C.E.O.—D. M. Greene

Brs: Lee County—
700 East Morgan Avenue, Pennington Gap
Tazewell County—
122 Fairfax Avenue, Richlands

(S) Cardinal Savings and Loan Association
616 East Franklin Street
Richmond 23219
Year Opened—1981
C.E.O.—Donald K. Spriggs

Brs: Chesterfield County—
1919 West Huguenot Road
Henrico County—
1794 Parham Road
Non-depository Office:
City of Richmond—
900 East Main Street

(S) Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427 (Caroline County)
Year Opened—1974
C.E.O.—W. R. Southworth

(S) Colonial Savings and Loan Association
10051 Midlothian Turnpike
Richmond 23235 (Chesterfield County)
Year Opened—1973
C.E.O.—O. H. Harriss

Brs: City of Richmond—
4727 Walmsley Boulevard
7100 Three Chopt Road
Chesterfield County—
808 Moorefield Park Drive
Henrico County—
8907 Patterson Avenue
6201 River Road
Laburnum Avenue & Finlay Street
7923 West Broad Street
Powhatan County—
State Route 671 & U.S. Route 60, Flat Rock
Non-depository Offices:
Chesterfield County—
9413 Hull Street, Suite 2-B
Gloucester County—
Route 17, Gloucester Point
New York, New York—
1501 Broadway, 22nd Floor

(S) Commonwealth Savings Bank of Virginia
9201 West Church Street
Manassas 22110
Year Opened—1967
C.E.O.—C. W. Whittaker

(M) Cooperative Building and Loan Association of Lynchburg, Incorporated
1001 Church Street, P.O. Box 340
Lynchburg 24505
Year Opened—1914
C.E.O.—W. J. Conner

Brs: City of Lynchburg—
2015 Wards Road
3309 Old Forest Road
Amherst County—
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1987

(S) Elizabeth Building and Loan Association, Incorporated
519 Washington Street
Portsmouth 23704
Year Opened—1912
C.E.O.—C. O. Barclay, Jr.

(S) Fairfax Savings Bank
6206 Rolling Road
Springfield 22152 (Fairfax County)
Year Opened—1985
C.E.O.—Stephen H. Detwiler
Non-depository Office:
Fairfax County—
Suite 100, 6564 Loisdale Court

(S) First Colonial Savings Bank
5100 Oaklawn Boulevard, P.O. Box 326
Hopewell 23860 (Prince George County)
Year Opened—1975
C.E.O.—J. C. Stewart

Brs: City of Colonial Heights—
2208 Boulevard
City of Petersburg—
1883 South Crater Road
Dinwiddie County—
U.S. Route 1
State Route 226 at U.S. Route 1
Nottoway County—
Blackstone Shopping Center, Blackstone
Non-depository Office:
Prince George County—
Prince George Commons

(S) First Commonwealth Savings Bank
301 South Washington Street
Alexandria 22314
Year Opened—1969
C.E.O.—J. C. York, Jr.

(S) Guaranty Savings and Loan Association
1700 Seminole Trail
P.O. Box 6337
Charlottesville 22906 (Albemarle County)
Year Opened—1981
C.E.O.—M. H. McKeever

Brs: City of Charlottesville—
2125 Ivy Road
206 Fifth Street, N.E.
City of Staunton—
460 Commerce Square

(M) Imperial Savings & Loan Association, Incorporated
211 Fayette Street
Martinsville 24112
Year Opened—1929
C.E.O.—W. B. Muse, Jr.

(S) Investors Savings and Loan Association
8001 West Broad Street
Richmond 23229 (Henrico County)
Year Opened—1974
C.E.O.—R. G. Butcher, Jr.

Brs: City of Charlottesville—
2033 Ivy Road
310 East Main Street
City of Chesapeake—
1028 Battlefield Boulevard
City of Franklin—
510 North Main Street
City of Harrisonburg—
Mason and Gay Streets
City of Lynchburg—
Village Courts Shopping Center, Boonsboro Road
2110 Langhorne Road
City of Norfolk—
Colonial Avenue & 21st Street
City of Portsmouth—
3225 High Street
600 Crawford Street
City of Richmond—
410 Libbie Avenue
1009 East Main Street
7012 Marlow Road
5007 Brook Road
9026 Forest Hill
100 North Sixth Street
Stony Point Shopping Center, Forest Hill Avenue
City of Suffolk—
8837 Eclipse Drive
117 Market Street
City of Virginia Beach—
3664 Virginia Beach Boulevard
1115 First Colonial Road
Indian River & Kempsville Roads
5284 Providence Road
Dam Neck Road & General Booth Boulevard
City of Winchester—
426 Weems Lane
Chesterfield County—
4901 Millridge Parkway, East
1001 Sycamore Square Drive
8310 Midlothian Turnpike
7119 Hull Street Road
8300 Midlothian Turnpike
6541 Centralia Road
10700 Midlothian Turnpike
Hanover County—
5711 Mechanicsville Turnpike
6618 Mechanicsville Turnpike
Henrico County—
1390 Gaskins Road
900 Parham Road
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
9006 West Broad Street
4390 Laburnum Avenue

ALPHABETICAL LISTING BY NAME OF STATE SAVINGS INSTITUTIONS SHOWING BRANCHES AND OFFICERS AS OF DECEMBER 31, 1987

Investors Savings and Loan Assoc. (Cont.)
Prince Edward County—
Route 460, West, Farmville
Rockingham County—
U.S. Route 33 and State Route 974
Spotsylvania County—
Intersection of State Routes 3 & 639
Non-depository Office:
City of Richmond—
9201 Forest Hill Avenue
Henrico County—
5008 Monument Avenue

EFT: Henrico County—
Corner of Gayton and Gaskins Road

(S) Jefferson Savings and Loan Association
Northern Virginia Shopping Center
550 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1960
C.E.O.—T. L. May

Brs: City of Charlottesville—
300 Preston Avenue
City of Lynchburg—
2120 Langhorne Road
City of Roanoke—
130 Church Avenue, S.W.
Albemarle County—
1705 Seminole Trail
Culpeper County—
701 South Main Street
Loudoun County—
7 North King Street, Leesburg
170-J South Catoctin Circle, Leesburg
Page County—
20 East Luray Shopping Center, Luray

(S) Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186 (Fauquier County)
Year Opened—1974
C.E.O.—J. L. Burleson

(S) Lincoln Savings and Loan Association
11655 Midlothian Turnpike
Richmond 23234 (Chesterfield County)
Year Opened—1974
C.E.O.—Thomas A. Ronzetti

Brs: City of Richmond—
1108 East Main Street
Henrico County—
3631 Mechanicsville Pike
5801 Patterson Avenue
Non-depository Office:
Chesterfield County
401 Southlake Boulevard

(S) McLean Savings and Loan Association
1451 Dolley Madison Boulevard
McLean 22101 (Fairfax County)
Year Opened—1977
C.E.O.—J. E. Harn, II

Brs: Fairfax County—
11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean
8240 Leesburg Pike, Tysons Corner

(S) Newport News Savings Bank
301 Hiden Boulevard
Newport News 23606
Year Opened—1887
C.E.O.—J. W. Hogge, Jr.

Brs: City of Hampton—
30 South Armistead Avenue
2034 Coliseum Drive
City of Newport News—
13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street
Gloucester County—
Route 17, Gloucester
Route 17, Gloucester Point
James City County—
1312 Jamestown Road
Lancaster County—
Route 3, Kilmarnock
Richmond County—
Route 360, Warsaw
York County—
2018 U.S. Route 17, Grafton Shopping Center, Grafton
Non-depository Offices:
SR Box 242, Marlin Drive, Duck, Dare County, North Carolina

(S) Seaboard Savings and Loan Association
501 South Independence Boulevard
Virginia Beach 23452
Year Opened—1977
C.E.O.—C. W. Keel

Brs: City of Norfolk—
100 East Main Street
City of Portsmouth—
6201 Portsmouth Boulevard
City of Virginia Beach—
2943 Shore Drive, Be-Lo Shopping Center

(S) Sentinel Savings Bank
315 Railroad Avenue, P.O. Drawer M
Richlands 24641 (Tazewell County)
Year Opened—1978
C.E.O.—C. B. Cowan

Br: Tazewell County—
710 East Riverside Drive

(S) Shore Savings and Loan Association
U.S. Route 13, P.O. Box 90
Accomac 23301 (Accomack County)
Year Opened—1962
C.E.O.—S. C. Harvard

ALPHABETICAL LISTING BY NAME
OF STATE SAVINGS INSTITUTIONS
SHOWING BRANCHES AND OFFICERS
AS OF DECEMBER 31, 1987

Shore Savings and Loan Assoc. (Cont.)
Brs: Accomack County—
Maddox Boulevard, Chincoteague
Northampton County—
U.S. Route 13, Cheriton
Bank Street, Exmore

(M) Southwest Virginia Savings and Loan Association
306 Second Street, S.W.
Roanoke 24011
Year Opened—1927
C.E.O.—B. L. Rakes

Brs: City of Roanoke—
1611 Hershberger Road, N.W.
City of Salem—
40 West Main Street
Roanoke County—
2133 Electric Road, S.W.
200 Maple Street, Vinton

(S) Standard Savings and Loan Association
Highway 460 at Hill Street
P.O. Box 881
Grundy 24614 (Buchanan County)
Year Opened—1980
C.E.O.—D. S. Hagy

(S) United Savings Bank
8219 Leesburg Pike
Vienna 22180 (Fairfax County)
Year Opened—1965
C.E.O.—H. D. Orebaugh

Brs: City of Fairfax—
Suite 105, 10777 Main Street
City of Manassas—
8697 Sudley Road
Arlington County—
3709 Columbia Pike
3141 Lee Highway
Fairfax County—
9450 Arlington Boulevard
9527 Braddock Road
3829-A George Mason Drive
501 Maple Avenue, West, Vienna
1320 Old Chain Bridge Road, McLean
13900 Lee Jackson Memorial Highway, Chantilly
5616 Ox Road
2340 Dulles Corner Boulevard, Herndon
11419 Sunset Hills Road

(S) Virginia Savings Bank
Sixth & Commerce Streets
P.O. Box 1238
Front Royal 22630 (Warren County)
Year Opened—1980
C.E.O.—J. K. Stephens

Brs: City of Winchester—
35 Featherbed Lane
Shenandoah County—
Intersection of U.S. Route 11 & State Route 670, Woodstock

(M) Mutual Association
(S) Stock Association

ALPHABETICAL LISTING BY LOCATION OF STATE SAVINGS INSTITUTIONS OFFICES PER CITY AND COUNTY AS OF DECEMBER 31, 1987

CITIES

CITY OF ALEXANDRIA

First Commonwealth Savings Bank
301 South Washington Street 22314

Brs: Ameribanc Savings Bank
3690-A King Street
951 North Fairfax Street

CITY OF CHARLOTTESVILLE

Br: Ameribanc Savings Bank
1709 Emmet Street

Brs: Guaranty Savings and Loan Association
205 Fifth Street, N.E.
2125 Ivy Road

Brs: Investors Savings Bank
2033 Ivy Road
310 East Main Street

Br: Jefferson Savings and Loan Association
300 Preston Avenue

CITY OF CHESAPEAKE

Br: Investors Savings Bank
1028 Battlefield Boulevard

CITY OF COLONIAL HEIGHTS

Br: First Colonial Savings Bank
2208 Boulevard

CITY OF FAIRFAX

Br: United Savings Bank
Suite 105, 10777 Main Street

CITY OF FRANKLIN

Br: Investors Savings Bank
510 North Main Street

CITY OF FREDERICKSBURG

Br: Ameribanc Savings Bank
1316 Jefferson Davis Highway

CITY OF HAMPTON

Brs: Newport News Savings Bank
30 South Armistead Avenue
2034 Coliseum Drive

CITY OF HARRISONBURG

Br: Investors Savings Bank
Mason and Gay Streets

CITY OF LYNCHBURG

Cooperative Building and Loan Association of Lynchburg, Incorporated, The
1001 Church Street 24505

Brs: 2015 Wards Road
3309 Old Forest Road

Brs: Investors Savings Bank
2110 Langhorne Road
Village Courts Shopping Center,
Boonsboro Road

Br: Jefferson Savings and Loan Association
2120 Langhorne Road

CITY OF MANASSAS

Commonwealth Savings Bank of Virginia
9201 West Church Street 22110

Brs: 8640 Centreville Road
8402 Sudley Road

Br: United Savings Bank
8697 Sudley Road

CITY OF MARTINSVILLE

Imperial Savings & Loan Association, Incorporated
211 Fayette Street 24112

CITY OF NEWPORT NEWS

Newport News Savings Bank
301 Hiden Boulevard 23606

Brs: 13777 Warwick Boulevard
2600 Washington Avenue
627-79th Street

CITY OF NORFOLK

Br: Seaboard Savings and Loan Association
100 East Main Street

CITY OF NORTON

Black Diamond Savings Bank
440 Park Avenue 24273

CITY OF PETERSBURG

Br: First Colonial Savings Bank
1883 South Crater Road

CITY OF PORTSMOUTH

Elizabeth Building and Loan Association, Incorporated
519 Washington Street 23704

Brs: Investors Savings Bank
3225 High Street
600 Crawford Street

Br: Seaboard Savings and Loan Association
6201 Portsmouth Boulevard

CITY OF RICHMOND

Cardinal Savings and Loan Association
616 East Franklin Street
Non-depository Office:
900 East Main Street

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS INSTITUTIONS OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

City of Richmond (Cont.)

Brs: Colonial Savings and Loan Association
4727 Walmsley Boulevard
7100 Three Chopt Road

Brs: Investors Savings Bank
100 North Sixth Street
410 Libbie Avenue
1009 East Main Street
7012 Marlowe Road
5007 Brook Road
9026 Forest Hill

Non-depository Office:
9201 Forest Hill Avenue

Br: Lincoln Savings and Loan Association
1108 East Main Street

CITY OF ROANOKE

Southwest Virginia Savings and Loan Association
306 Second Street, S.W. 24011

Br: 1611 Hershberger Road, N.W.

Br: Jefferson Savings and Loan Association
130 Church Avenue, S.W.

CITY OF SALEM

Br: Southwest Virginia Savings and Loan Association
40 West Main Street

CITY OF STAUNTON

Guaranty Savings and Loan Association
460 Commerce Square

CITY OF SUFFOLK

Br: Investors Savings Bank
8837 Eclipse Drive
117 Market Street

CITY OF VIRGINIA BEACH

Seaboard Savings and Loan Association
501 South Independence Boulevard 23452

Br: 2943 Shore Drive, Be-Lo Shopping Center

Brs: Ameribanc Savings Bank
2738 Virginia Beach Boulevard
5209 Indian River Road
1608 Independence Boulevard
5288 Providence Road

Brs: Investors Savings Bank
3664 Virginia Beach Boulevard
1115 First Colonial Road
Indian River & Kempsville Roads
5284 Providence Road
Dam Neck Road & General Booth Boulevard

CITY OF WINCHESTER

Br: Investors Savings Bank
426 Weems Lane

Br: Virginia Savings Bank
35 Featherbed Lane

COUNTIES

ACCOMACK COUNTY

Shore Savings and Loan Association
U.S. Route 13
Accomac 23301

Br: Maddox Boulevard, Chincoteague

ALBEMARLE COUNTY

Guaranty Savings and Loan Association
1700 Seminole Trail
Charlottesville 22906

Br: Jefferson Savings and Loan Association
1705 Seminole Trail

AMHERST COUNTY

Brs: Cooperative Building and Loan Association of Lynchburg, Incorporated, The
U.S. Routes 60 & 29, Amherst
Amherst Turnpike, Madison Heights

ARLINGTON COUNTY

Br: Ameribanc Savings Bank
2444 North Harrison Street

Brs: United Savings Bank
3709 Columbia Pike
3141 Lee Highway

BUCHANAN COUNTY

Standard Savings and Loan Association
Highway 460 at Hill Street
Grundy 24614

CAROLINE COUNTY

Caroline Savings and Loan Association
268 North Main Street
Bowling Green 22427

CHESTERFIELD COUNTY

Colonial Savings and Loan Association
10051 Midlothian Turnpike 23235

Br: 808 Moorefield Park Drive

Non-depository Office:
9413 Hull Street, Suite 2-B

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS INSTITUTIONS OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

Chesterfield County (Cont.)
Lincoln Savings and Loan Association
11655 Midlothian Turnpike
Non-depository Office:
401 Southlake Boulevard

Br: Cardinal Savings and Loan Association
1919 West Huguenot Road

Brs: Investors Savings Bank
4901 Millridge Parkway, East
1001 Sycamore Square Drive
7119 Hull Street
8310 Midlothian Turnpike
8300 Midlothian Turnpike
6541 Centralia Road
10700 Midlothian Turnpike

CULPEPER COUNTY

Br: Jefferson Savings and Loan Association
701 South Main Street

DINWIDDIE COUNTY

Br: First Colonial Savings Bank
U.S. Route 1, Dinwiddie Courthouse
State Route 226 at U.S. Route 1

FAIRFAX COUNTY

Ameribanc Savings Bank
7620 Little River Turnpike
Annandale 22003

Brs: 13826 Lee Highway, Centreville
6748 Richmond Highway
7039 Columbia Pike, Annandale
9584 Old Keene Mill Road, Burke
5830 Columbia Pike, Bailey's Crossroads
Leesburg Pike & U.S. Route 50, Seven Corners Regional Shopping Center
7949 Tysons Corner Shopping Center, McLean
6809 Old Dominion Drive, McLean
5236 Port Royal Road, Springfield
278 Cedar Lane, Vienna

Fairfax Savings Bank
6206 Rolling Road
Springfield 22152
Non-depository Office:
Suite 100, 6564 Loisdale Court

McLean Savings and Loan Association
1451 Dolley Madison Boulevard
McLean 22101

Brs: 11301 Sunset Hills Road, Reston
6257 Old Dominion Drive, McLean
8240 Leesburg Pike, Tysons Corner

United Savings Bank
8219 Leesburg Pike
Vienna 22180

Brs: 3829-A South George Mason Drive
9450 Arlington Boulevard
9527 Braddock Road
501 Maple Avenue, West, Vienna
1320 Old Chain Bridge Road, McLean
13900 Lee Jackson Memorial Highway, Chantilly
5615 Ox Road
11419 Sunset Hills Road
2340 Dulles Corner Boulevard, Suite 100, Herndon

FAUQUIER COUNTY

Jefferson Savings and Loan Association
Northern Virginia Shopping Center
550 Broadview Avenue
Warrenton 22186

Liberty Savings Bank
155 Broadview Avenue
Warrenton 22186

Br: Ameribanc Savings Bank
276 Lee Highway, Warrenton

GLOUCESTER COUNTY

Non-depository Office:
Colonial Savings and Loan Association
Route 17, Gloucester Point

Brs: Newport News Savings Bank
Route 17, Gloucester Courthouse
Route 17, Gloucester Point

HANOVER COUNTY

Brs: Investors Savings and Loan Association
5711 Mechanicsville Pike
6618 Mechanicsville Pike

HENRICO COUNTY

Investors Savings Bank
8001 West Broad Street 23229

Brs: 1930 Gaskins Road
9006 West Broad Street
900 Parham Road
11272 Patterson Avenue
7119 Staples Mill Road
1152 Wilkinson Road
4390 Laburnum Avenue

Non-depository office:
5008 Monument Avenue

EFT: Corner of Gayton & Gaskins Roads

Br: Cardinal Savings and Loan Association
1794 Parham Road

Brs: Colonial Savings and Loan Association
Laburnum Avenue & Finlay Street
7923 West Broad Street
6201 River Road
8907 Patterson Avenue

Brs: Lincoln Savings and Loan Association
3631 Mechanicsville Pike
5801 Patterson Avenue

ALPHABETICAL LISTING BY LOCATION
OF STATE SAVINGS INSTITUTIONS OFFICES
PER CITY AND COUNTY
AS OF DECEMBER 31, 1987

JAMES CITY COUNTY

Br: Newport News Savings Bank
1312 Jamestown Road

LANCASTER COUNTY

Br: Newport News Savings Bank
Route 3, Kilmarnock

LEE COUNTY

Br: Black Diamond Savings Bank
700 East Morgan Avenue,
Pennington Gap

LOUDOUN COUNTY

Brs: Ameribanc Savings Bank
101 East Holly Avenue, Sterling
258 East Market Street, Leesburg

Brs: Jefferson Savings and Loan Association
7 North King Street, Leesburg
170-J South Catoctin Circle,
Leesburg

NORTHAMPTON COUNTY

Brs: Shore Savings and Loan Association
U.S. Route 13, Cheriton
Bank Street, Exmore

NOTTOWAY COUNTY

Br: First Colonial Savings Bank
Blackstone Shopping Center,
Blackstone

PAGE COUNTY

Br: Jefferson Savings and Loan Association
20 East Luray Shopping Center,
Luray

POWHATAN COUNTY

Br: Colonial Savings and Loan Association
State Route 671 & U.S. Route 60,
Flat Rock

PRINCE EDWARD COUNTY

Br: Investors Savings Bank
Route 460, West, Farmville

PRINCE GEORGE COUNTY

First Colonial Savings Bank
5100 Oaklawn Boulevard 23860
Non-depository Office:
Route 106, Prince George Courthouse

PRINCE WILLIAM COUNTY

Brs: Ameribanc Savings Bank
13448 Jefferson Davis Highway,
Woodbridge
13953 Jefferson Davis Highway,
Woodbridge
12771 Harbor Drive, Woodbridge

RICHMOND COUNTY

Br: Newport News Savings Bank
Route 360, Warsaw

ROANOKE COUNTY

Brs: Southwest Virginia Savings and Loan
Association
2133 Electric Road, S.W.
200 Maple Street, Vinton

ROCKINGHAM COUNTY

Br: Investors Savings Bank
U.S. Route 33 & State Route 974

SHENANDOAH COUNTY

Br: Virginia Savings Bank
Corner of U.S. Route 11 & State
Route 670, Woodstock

SPOTSYLVANIA COUNTY

Br: Ameribanc Savings Bank
990 Bragg Road, Village Square
Shopping Center

Br: Investors Savings Bank
Northeast corner of State Routes 3 &
639

STAFFORD COUNTY

Br: Ameribanc Savings Bank
1396 Garrisonville Road

TAZEWELL COUNTY

Sentinel Savings Bank
315 Railroad Avenue
Richlands 24641
Br: 710 East Riverside Drive

Br: Black Diamond Savings Bank
122 Fairfax Avenue, Richlands

WARREN COUNTY

Virginia Savings Bank
Commerce Avenue & Sixth Street
Front Royal 22630

YORK COUNTY

Br: Newport News Savings Bank
2018 U.S. Route 17, Grafton
Shopping Center, Grafton

INDUSTRIAL LOAN ASSOCIATIONS AND THEIR OFFICERS

CLIFTON FORGE

Industrial Loan Company
508 Main Street 24422
President—Frederick F. Johnson
Assets—$255,758

FREDERICKSBURG

Southern Industrial Loan Corporation of Covington
403 William Street 24401
President—Nelson A. Graves, Jr.
Assets—$213,073

NORFOLK

Fleet Industrial Loan Company
#5 Koger Executive Center 23502
President—J. R. Strickland
Assets—$14,050,965

Mutual Savings and Loan Company Incorporated, The
2001 Granby Street 23510
President—William E. Wood
Assets—$2,069,198

Norfolk Industrial Loan Association
Suite 820, 5 Main Plaza East
President—James T. Davis, Jr.
Assets—$37,865

RICHMOND

Commercial Credit Plan Industrial Loan Company
1514 Parham Road 23229
President—J. E. Mullins
Assets—$3,380,281

Realty Industrial Loan Corporation
210 East Main Street 23219
President—Hilton W. Goodwyn, Jr.
Assets—$727,780

Security Industrial Loan Association
Massey Building, 4th & Main Streets 23219
President—Ezra J. Denerstein
Assets—$3,584,810

VIRGINIA BEACH

American Industrial Loan Association
5101 Cleveland Street 23462
President—V. W. Roane
Assets—$8,637,148

Essex Industrial Loan Association/Virginia Beach
4705 Columbus Street 23462
President—Lawrence N. Smith
Assets—$3,460,889

WAYNESBORO

Beneficial Industrial Loan Association
437 Walnut Avenue 22980
President—Lily O. Tichenor
Assets—$177,895

INDUSTRIAL LOAN ASSOCIATIONS
CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION
AS OF DECEMBER 31

	1986	1987
ASSETS		
Cash and balances with banks	$ 603,682	$ 579,952
Loan and discounts	23,923,882	28,046,849
Other securities	386,706	546,468
Premises, furniture and fixtures	81,159	115,852
Other real estate owned	269,431	398,803
Other assets	5,534,838	6,907,738
TOTAL ASSETS	$30,799,698	$36,595,662
LIABILITIES		
Bills payable and rediscounts	$ 3,319,096	$ 3,666,302
Interest collected but not earned	228,453	205,137
Taxes accrued	240,212	261,347
Interest accrued on certificates of investment	90,683	245
Other liabilities	16,249,081	20,100,465
TOTAL LIABILITIES	$20,127,525	$24,233,496
CAPITAL		
Capital stock	$ 924,783	$ 925,083
Surplus	3,190,588	3,948,150
Undivided profits	6,396,439	7,279,327
Reserves	160,363	209,606
TOTAL CAPITAL	$10,672,173	$12,362,166
TOTAL LIABILITIES AND CAPITAL	$30,799,698	$36,595,662

CREDIT UNIONS
DECEMBER 31
CONSOLIDATED BALANCE SHEET

ASSETS	1986	1987
Loans	$562,518,240	$662,905,874
Cash	19,642,822	21,552,106
U.S. Government Obligations	59,348,638	60,059,128
Federal Agency Securities	21,938,994	40,158,052
Common Trust Investments (ICU, NIFCU's, etc.)	8,150,435	1,923,759
Shares, Deposits & Certificates in Corporate Centrals	70,303,807	56,340,647
Shares, Deposits & Certificates in Banks, S&L's & MSB's	92,470,315	73,914,022
Shares, Deposits & Certificates in Other Credit Unions	12,500	–0–
Loans to Other Credit Unions	–0–	4,150
Share Insurance Capitalization Deposit	6,528,429	6,945,571
All Other Investments	549,070	3,319,070
Land and Buildings (Net of Depreciation)	9,368,469	9,098,481
Other Fixed Assets (Net of Depreciation)	4,032,252	4,088,308
All Other Assets	5,491,164	6,427,345
TOTAL ASSETS	$860,355,135	$946,736,513
LIABILITIES SAVINGS EQUITY		
Promissory Notes	$ 344,709	$ 410,781
Other Notes/Interest Payable	4,311,474	2,573,517
Accounts Payable	1,588,188	2,818,196
Dividends Payable	3,632,572	4,963,763
All Other Liabilities	706,202	–0–
TOTAL LIABILITIES	$ 10,583,145	$ 10,766,257
Share Certificates	$135,652,207	$147,598,499
Share Draft Accounts	50,297,312	55,581,976
IRA Accounts	96,802,635	114,149,704
Other Shares	492,999,300	539,448,574
TOTAL SHARES	$775,751,454	$856,778,753
Regular/Statutory Reserve	$ 33,971,238	$ 34,024,199
Other Reserves	11,983,513	15,684,753
Undivided Earnings	28,065,785	29,482,551
TOTAL EQUITY	$ 74,020,536	$ 79,191,503
TOTAL LIABILITIES & EQUITY	$860,355,135	$946,736,513
Number of Credit Unions in Operation	113	108

CREDIT UNIONS
CONSOLIDATED STATEMENT OF INCOME AND EXPENSES

INCOME	1986	1987
Interest on Loans (Gross)	$66,701,549	$69,748,527
Less: Interest Refunded	(94,101)	(93,881)
Income from Investments	15,890,049	19,638,168
Other Operating Income	3,154,346	3,518,756
TOTAL GROSS INCOME	$85,651,843	$92,811,570
EXPENSES		
Employee Compensation & Benefits	$10,595,420	$11,692,155
Travel & Conference Expense	453,086	419,713
Office Occupancy Expense	1,173,806	1,426,760
Office Operations Expense	4,544,106	5,260,241
Education & Promotional Expenses	561,566	578,713
Loan Servicing Expense	1,007,386	1,185,277
Professional & Outside Services	1,312,288	1,396,375
Provision for Investment Losses	—0—	520,864
Provision for Loan Losses	1,294,875	2,667,953
Members Insurance	1,815,727	1,865,603
Operating Fees (Exam & Super Fee)	266,294	333,808
Interest on Borrowed Money	305,688	139,243
Miscellaneous Operating Expenses	879,228	869,502
TOTAL OPERATING EXPENSES BEFORE DIVIDENDS	$24,209,470	$28,356,207
NET INCOME (LOSS) BEFORE DIVIDENDS	$61,442,373	$64,455,363
Gain (loss) on Investments	$ 540,395	(1,417)
Gain (loss) on Deposition of Fixed Assets	44,876	14,210
Other Non-Operating Income (Expense)	(62,103)	10,473
TOTAL NON-OPERATING GAINS (LOSS)	$ 523,168	$ 23,266
Total Net Income (loss) Before Dividends	$61,965,541	$64,478,629
Dividends	48,828,957	*53,085,966
Net Income (loss) After Dividends	$13,136,584	$11,392,663
Less Required Transfer to Statutory Reserve	4,591,384	3,174,365
Change to Undivided Earnings as a Result of Operations	$ 8,545,200	$ 8,218,298

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
ALEXANDRIA			
A.B. and W. Transit Employees Credit Union, Incorporated, 614 North Washington Street 22314	4/17/52	R. Croson	$ 8,235,914
Alexandria Postal Credit Union, Incorporated, 1100 Wythe Street 22314	3/23/49	S. A. Jennings	1,332,093
Allied Service Employee's Credit Union, Incorporated, 510 Montgomery Street, PO Box 1726, 22313	10/8/54	A. V. Cangiano	333,861
City of Alexandria Employees Credit Union, Inc., 1434 Duke Street, 22314	10/13/58	R. L. Stickles	6,893,643
ARLINGTON			
AMS Credit Union, 1777 North Kent Street 22209	8/31/77	P. Hegland	1,210,311
Arlington County Employees Credit Union, Incorporated, 3900 North Fairfax Drive #300, 22203	2/27/53	P. E. Long	16,219,985
BLACKSBURG			
E.T.C. Virginia Credit Union, Incorporated, Electro-Tec Corp., 1600 North Main Street 24060	3/24/53	K. G. Wilburn	119,121
CEDAR BLUFF			
S & S Machinery Credit Union, Route 3, Box 70, 24609	3/1/72	B. Stump	460,041
CHARLOTTESVILLE			
Martha Jefferson Hospital Credit Union, 459 Locust Avenue 22901	1/6/75	D. T. Gray	492,031
University of Virginia Employees Credit Union, Inc., University of Virginia Hospital 22901	5/19/54	R. W. Freer	22,705,539
CHESAPEAKE			
Chesapeake City Employees' Credit Union, 137 Holt Drive, PO Box 15225, 23320	5/18/71	J. E. Newbern	1,961,123
Chesapeake Public School Employees Credit Union, Inc., 544 Battlefield Boulevard, South 23320	4/2/61	W. White	3,501,004
Norfolk Southern Employees' Credit Union, Incorporated, 1324 North Battlefield Boulevard, Suite 3-F, Greenbrier Square 23320-2171	4/26/28	T. E. Coates, Jr.	2,252,643
Texaco Employees' Credit Union, Incorporated, Foot of Banks Street 23324	11/12/53	A. A. Basnight	698,835
COLLINSVILLE			
National Homes Employees Credit Union, Route 220, Roanoke Road, PO Box 578, 24078	7/16/64	W. A. Hopkins	132,207

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
COVINGTON			
Hercules Covington Employees Credit Union, 424 West Prospect Street 24426	9/4/69	D. Hicks	324,658
WECCU Credit Union, 201 North Maple Avenue 24426	9/17/53	C. Landis, Sr.	6,508,313
DANVILLE			
Danville Postal Credit Union, Incorporated, 700 Main Street, PO Box 1344, 24543	4/1/27	W. B. Aaron	1,156,765
Disston Employees Credit Union, U.S. Route 29, North 24541	6/20/77	W. T. Gentry	102,207
Piedmont Educational Employee's Credit Union, Incorporated, 306 Poplar Street 24541	5/12/69	R. Dorr	2,487,548
R and B Employees Credit Union, 700 Monument Street, PO Box 331, 24541	2/6/70	J. B. Warren	111,707
U.S.E. Credit Union, PO Box 3400, 24541	4/12/79	J. W. Barker	1,164,284
FAIRFAX			
Fairfax County Employees Credit Union, Incorporated, 3857 Plaza Drive 22030	4/29/58	J. L. Lemons	26,206,029
FALLS CHURCH			
Healthcare Systems Credit Union, 3300 Gallows Road 22046	2/16/70	H. A. Schmitt, Jr.	7,347,672
FORT MONROE			
Fort Monroe Credit Union, Incorporated, Building T-261, Patch Road 23651	9/15/53	R. E. Baughan, Jr.	17,196,335
HAMPTON			
Hampton City Employees Credit Union, Incorporated, City Hall, 22 Lincoln Street 23669	11/17/55	L. C. Riggs, Jr.	2,594,782
Hampton Roads Educators Credit Union, Inc., 1445 West Queen Street 23669	4/6/54	A. G. West	8,136,206
Howmet Hampton Employees Credit Union, One Howmet Drive 23669	3/22/76	J. O. Sawyer, Sr.	1,422,868
S.N.B.F. Employees Credit Union, Incorporated, 905 G. Street 23670	8/1/53	H. F. Dansey	109,321
HANOVER			
Hanover County Employees Credit Union, Battlefield Communications Building, 704 Air Park Road, Ashland 23005	3/7/72	J. S. Foreman	875,063
HOPEWELL			
ICI Employees Credit Union, Discovery Drive, Bermuda Hundred 23860	1/30/76	R. T. Williams	281,657

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
LEESBURG			
Loudoun Credit Union, 2A West Loudoun Street 22075	2/3/78	L. C. Turner	1,042,944
LOVINGSTON			
N.C.S.E. Credit Union, Inc., Nelson County School Board Office 22949	6/25/70	P. M. Drumheller	290,237
LURAY			
Valley Credit Union, Route 5, Box 66, 22835	11/4/75	R. Lancaster	159,874
LYNCHBURG			
Campbell County Employee's Credit Union, Inc., 1143 Lone Jack Road 24501	9/19/56	N. B. Hughes	268,547
Craddock-Terry Credit Union, Incorporated of Lynchburg, Virginia, 3100 Albert Lankford Drive 24505	10/22/36	C. I. Reynolds	218,924
LG-ML Employees Credit Union, Tate Springs Road 24504	10/1/70	B. R. Hildenberger	313,744
Lynchburg Appalachian Employees Credit Union, Incorporated, 800 Main Street 24504	6/28/54	R. S. Byrd, Jr.	276,975
Lynchburg Postal and Federal Employees Credit Union, Incorporated, 3300 Odd Fellows Road, Room B-2, Main Post Office 24505	5/1/26	J. G. Myers, Jr.	2,898,904
Strother Drug Employees Credit Union, Incorporated, 9221 Timberlake Road 24505	4/24/57	C. M. Flynn	134,452
T.M.C. Employees Credit Union, Inc., 1000 Robins Road, PO Box 10341, 24506	2/15/52	P. W. Stilwell	708,235
V.B.H. Employees Credit Union, Incorporated, 3300 Rivermont Avenue 24503	10/14/65	H. F. Kramer	321,857
Virginia League Central Credit Union, Incorporated, 1207 Fenwick Drive 24506	9/29/39	E. H. Farley, Jr.	11,034,631
MANASSAS			
Contelco Credit Union, Incorporated, 9269 Lee Avenue, PO Box 449, 22110	1/20/69	L. Carty	8,231,439
P.W.C. Employees Credit Union, 9254 Lee Avenue, PO Box 47, 22110	1/21/71	P. Wattenmaker	1,313,040
P.W.H. Employees Credit Union, Inc., 8700 Sudley Road 22110	10/10/69	D. Welch	403,753
MARTINSVILLE			
M.H.M.H.C. Employees Credit Union, Memorial Hospital, Northside Drive 24112	9/18/70	L. Mitchell	749,161

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Martinsville (Cont.)			
Martinsville DuPont Employees Credit Union, Incorporated, Dupont Road & U.S. Route 220, 24112	3/23/53	D. W. Nunn	61,333,962
Martinsville Postal Credit Union, Incorporated, 1123 Spruce Street 24112	7/1/49	K. Odell	183,374
MOUNT JACKSON			
Shenandoah County Credit Union, Route 1, 4066 South Main Street, PO Box 354, 22842	9/1/81	D. M. Myers	184,255
NEWPORT NEWS			
Chessie-Newport News Credit Union, 8000 Marshall Avenue, PO Box 5230, 23505	4/28/28	D. W. Weaver	5,297,508
Newport News Educator's Credit Union, Incorporated, 12626 Netties Drive 23606	11/1/54	C. McKoy	15,956,230
Newport News Municipal Employees Credit Union, Incorporated, 2400 Washington Avenue 23607	11/21/50	W. E. Argabrite	14,128,069
Newport News Post Office Credit Union, Incorporated, Rouse Tower, 3rd Floor, 5060 Jefferson Avenue 23607	3/7/52	H. M. Deane	1,767,143
Newport News Shipbuilding Employees' Credit Union, Inc., 3711 Huntington Avenue 23607	6/2/28	B. P. Hill	258,322,725
Riverside Hospital Employees Credit Union, Inc., J. Clyde Morris Boulevard 23601	9/1/70	J. D. T. Hartman, Jr.	2,133,486
NORFOLK			
Belt Line Employees Credit Union, Incorporated, 147 Granby Street 23510	12/23/29	F. M. Williams	1,398,982
Economy Credit Union, 1157 Production Road 23502	9/28/72	D. B. Hood	152,905
Farm Fresh Employees Credit Union, 1151 Azalea Garden Road 23502	3/28/68	L. W. Dobrinsky	2,106,494
Norfolk Newspaper Employees Credit Union, Incorporated, 150 West Brambleton Avenue 23510	8/14/53	H. K. Eichelberger	2,316,505
Norfolk Va. Postal Credit Union, Incorporated, Tidewater General Mail Facility Building, Room 246, PO Box 781 23501	3/9/25	S. J. Annunziata	3,706,923
Old Dominion University Credit Union, Inc., Webb Center, 49th Street 23508	1/16/59	R. H. Kirby	7,791,000
Prime Care Credit Union, Incorporated, 600 Gresham Drive 23507	3/9/70	J. Balk	4,710,627
Tidewater Telephone Employees Credit Union, Incorporated, Citizens Trust Building, 6330 Newtown Road, Suite 226, 23502	7/22/58	F. W. Edwards	17,958,218

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
PALMYRA			
Fluvanna County School Employees Credit Union, Fluvanna County School Board 22901	5/6/75	S. Seay	43,843
PETERSBURG			
Federal Employees Credit Union of Petersburg, Incorporated, 29 Franklin Street 23803	8/14/24	T. M. Crawley, Jr.	1,522,895
Petersburg Federal Reformatory Credit Union, Incorporated, Federal Reformatory 23803	8/27/51	W. W. Hawkins	697,518
PORTSMOUTH			
Naval Hospital Credit Union, Incorporated, Building 109, Naval Regional Medical Center 23705	11/11/53	W. Guinn	3,291,342
The Navy Yard Credit Union, Incorporated, Building 202, Norfolk Naval Shipyard 23709	6/7/29	J. M. Burton	31,569,623
PFD FIREFIGHTERS Credit Union, Incorporated, 361 Effingham Street 23704	5/24/55	K. G. Ballentine	2,565,460
Portsmouth Police Credit Union, Incorporated, 701 Crawford Street 23704	4/24/57	G. W. Waters	790,079
The Portsmouth Post Office Credit Union, Incorporated, 933 Broad Street, Room 123, PO Box 7265, 23707	2/3/49	G. M. Henley	1,610,216
Procter & Gamble Employees Credit Union, Incorporated, 3600 Elm Avenue 23705	12/1/58	J. C. Lewin, Jr.	232,977
RICHMOND			
Blue Cross and Blue Shield of Virginia Employees' Credit Union, Incorporated, 2015 Staples Mill Road 23279	12/17/58	B. W. Linkenauger	3,626,086
Chesapeake & Ohio Employees Credit Union, Incorporated, 4912 Fitzhugh Avenue 23230	1/28/27	C. L. Boggs	9,175,012
DIR Credit Union, Incorporated, 400 North 8th Street 23240	12/21/50	K. Graubics	4,187,491
Dominion Credit Union, Incorporated, One James River Plaza 23219	10/5/40	C. R. Goode, III	20,260,113
NABISCO Employees Credit Union, 6002 South Laburnum Avenue 23231	8/22/76	D. M. Baylor	1,086,427
Richmond Fire Department Credit Union, Incorporated, 4715 Forest Hill Avenue 23225	5/15/29	W. C. Jones	3,900,470
Richmond Memorial Hospital Employees Credit Union, Incorporated, 1300 Westwood Avenue 23227	11/11/57	M. Rebkovich	1,936,082
Richmond Police Department Credit Union, Incorporated, 501 North 9th Street 23219	11/15/34	I. A. Neal	1,155,788

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
Richmond (Cont.)			
The Richmond Postal Credit Union, Incorporated, 1801 Brook Road 23260	11/22/23	B. Wilson	24,390,784
S.C.L. Employees Credit Union of Richmond, Inc., Bryan Park Terminal, RF&P Railroad, PO Box 6355, 23230	6/17/52	W. E. Patterson	212,656
S.M.H. Employees Credit Union, Incorporated, 5801 Bremo Road 23226	4/11/69	B. Bray	1,220,030
Southern States Employees' Credit Union, Incorporated, 6606 West Broad Street 23213	5/5/40	A. E. Zehringer, Jr.	6,143,514
Spruance Cellophane Employees Credit Union, Incorporated, 7119 Jefferson Davis Highway 23237	3/24/53	J. Woodbury	5,493,748
Thalhimer's Credit Union, Incorporated, 6th & Bread Streets 23219	9/15/30	C. W. Lindsay	2,088,180
University Credit Union, Special Programs Building, Room 113, PO Box 236, University of Richmond 23173	4/1/75	A. F. Powell	277,592
Virginia Credit Union, Inc., 808 East Broad Street 23219	12/11/28	D. J. Hall	115,416,394
Virginia United Methodist Conference Credit Union, Inc., 4016 West Broad Street 23230	3/27/52	G. S. Lightner	6,673,812
William Byrd Press Employees' Credit Union, Incorporated, 2901 Byrdhill Road 23228	6/29/51	D. W. Hill	1,263,417
RIDGEWAY			
CCC Martinsville Employees Credit Union, Incorporated, Route 4, Box 244, 24148	8/10/64	E. L. Fisher	442,225
RINGGOLD			
B&B Credit Union, RFD #3, Box 190 24586	1/28/81	L. Walker	177,502
ROANOKE			
Times-World Employees Credit Union, Incorporated, 201 West Campbell Avenue 24010	9/18/41	M. B. Motley	692,137
SALEM			
Salem E.B.A. Credit Union, Incorporated, 731 Harrison Avenue 24153	2/24/57	K. I. Brown	2,829,969
SMITHFIELD			
Gwaltney Employees Credit Union, Incorporated, Highway 66 & 10 23430	8/10/61	B. R. Wise	1,243,454
Smithfield Packing Employees' Credit Union, Smithfield Packing Co. 23430	4/27/71	O. Addison	863,073

CREDIT UNIONS

NAME AND LOCATION	DATE OPENED	TREASURER	TOTAL ASSETS
STAUNTON			
Staunton Employees Credit Union, 1114 Johnston Street, PO Box 1294, 24401	1/18/79	J. Colum	175,941
Virginia Gas Credit Union, Incorporated, 107 South Coalter Street 24401	5/29/56	P. R. Eutsler	2,100,802
SUFFOLK			
The Nansemond Credit Union, Incorporated, 617 East Washington Street 23434	6/20/49	M. M. Freeman	2,342,962
VIRGINIA BEACH			
Bayville Farms Credit Union, Incorporated, 4137 First Court Road 23455	7/24/63	B. H. Pounders	58,470
WAYNESBORO			
GENICOM Employees Credit Union, 501 West Main Street Building 22980	6/13/77	C. C. Smith	5,620,700
Klann Employees Credit Union, Incorporated, 301 Fourth Street 22980	9/2/56	S. C. Young	60,340
Waynesboro DuPont Employees Credit Union, Incorporated, 301 DuPont Boulevard 22980	7/1/59	C. Beach	105,500,352
W.C.H. Employees Credit Union, Incorporated, 501 Oak Avenue 22980	4/3/64	T. Long	1,007,620
W.P.S.E. Credit Union, Inc., 301 Pine Avenue 22980	10/17/58	M. Helms	844,362
WINCHESTER			
Frederick Credit Union, 205 East Boscawen Street 22601	4/1/82	J. O'Malley	284,217
YORKTOWN			
AMOCO Yorktown Refinery Credit Union, PO Box 578, 23690	3/12/58	L. L. Knutson	1,271,950

BRANCHES OF OUT-OF-STATE CREDIT UNIONS

LYNCHBURG
Meredith Credit Union, 1204 Fenwick Drive, Suite 113, 24502
(branch of Meredith Credit Union, West Des Moines, Iowa)

WILLIAMSBURG
Anheuser-Busch Employee's Credit Union, Suite 100, 243 McLaws Circle 23185
(branch of Anheuser-Busch Employees' Credit Union, St. Louis, Missouri)

CREDIT UNION STATUS CHANGES FOR 1987

MERGERS

March	26	H. L. D. Employees Credit Union, Christiansburg, VA merged into N&W Employees Federal Credit Union, Roanoke (a Federal Credit Union not domiciled in Virginia).
March	31	RECO Employees Credit Union, Incorporated, Richmond, merged into Virginia League Central Credit Union, Incorporated, Lynchburg, VA.
April	1	Dan-Tex Federal Credit Union, Danville, merged into Piedmont Educational Employees Credit Union, Danville, VA.
April	8	Wayn-Tex Employees' Credit Union, Inc., Waynesboro, merged into Waynesboro DuPont Employees' Credit Union, Waynesboro, VA.
December	31	Montgomery County Employees Credit Union, Christiansburg, merged into Roanoke General Electric Employees Federal Credit Union, Roanoke, VA.

OFFICE RELOCATIONS

March	1	GENICOM Employees Credit Union changed the location of its office from 531 West Main Street to 501 West Main Street both in Waynesboro, VA.
March	30	Valley Credit Union changed the location of its office from Route 1, Box 456 to Route 5, Box 66 both in Luray, VA.
May	1	Lynchburg Appalachian Employees Credit Union, Incorporated changed the location of its office from 4001 Mayflower Drive to 800 Main Street both in Lynchburg, VA.
May	2	Martinsville DuPont Employees Credit Union, Incorporated changed the location of its office from DuPont Road to DuPont Road and U.S. Route 220 both in Martinsville, VA.
June	8	Farm Fresh Employees Credit Union changed the location of its office from 3487 Inventors Road to 1151 Azalea Garden Road both in Norfolk, VA.
August	17	Campbell County Employee's Credit Union, Inc., changed the location of its office from School Board Office, Rustburg to 1143 Lone Jack Road, Lynchburg, VA.
October	1	Arlington County Employees Credit Union, Incorporated changed the location of its office from 5521 Lee Highway to 3900 North Fairfax Drive, #300 both in Arlington, VA.

CHANGES IN TITLE

June	1	State Employees' Credit Union, Incorporated, Richmond, VA changed its name to Virginia Credit Union, Inc.
December	11	Fairfax Hospital Association Employees Credit Union, Falls Church, VA changed its name to Healthcare Systems Credit Union.

CONVERSIONS

August	12	DuPont Fibers Employees Credit Union, Richmond, VA converted to a federal credit union under the title of DuPont Fibers Federal Credit Union.

NONPROFIT DEBT COUNSELING AGENCIES

(Pursant to Chapter 10.1, of Title 6.1 of the Code of Virginia)

Consumer Credit Counseling and Educational Services of Northern Virginia
3514 Chain Bridge Road
Fairfax, Virginia 22030

Consumer Credit Counseling Service of Central Virginia
1010 Miller Park Square
Lynchburg, Virginia 24501

Consumer Credit Counseling Service of Tidewater
222-19th Street, West
Norfolk, Virginia 23517

Consumer Credit Counseling Service of Greater Richmond, Inc.
6 North 6th Street
Richmond, Virginia 23219

Consumer Credit Counseling Service of Roanoke Valley, Inc.
703 State & City Building
104 West Campbell Avenue
Roanoke, Virginia 24011

Peninsula Consumer Credit Counseling Service
Post Office Box 7315
Hampton, Virginia 23666

MONEY ORDER SALES

(Licensed Pursuant to Chapter 12 of Title 6.1 of the Code of Virginia)

American Express Travel Related Service Company, Inc.
American Express Tower
World Financial Center
New York, New York 10285-4775

B A Cheque Corporation
1 Powell Street
San Francisco, California 94102

Barclays Bank P L C
120 Broadway
New York, New York 10005

Citicorp Services, Incorporated
8430 West Bryn Mawr
Chicago, Illinois 60631

Global Express Money Orders, Inc.
8940 Brookville Road
Silver Spring, Maryland 20910

Munford, Inc.
Post Office Box 7701
Station C
Atlanta, Georgia 30357

Republic Money Orders, Inc.
1700 Republic National Bank Building
Post Office Box 2048
Dallas, Texas 75021

Societe Francaise Du Cheque De Voyage
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Cheque Associates Limited
c/o American Express Company
American Express Tower
World Financial Center
New York, New York 10285-4775

Travelers Express Company, Inc.
1550 Utica Avenue, South
Minneapolis, Minnesota 55416

Thomas Cook, Inc.
Travelers Cheque Division
11 West 42nd Street
New York, New York 10036